BRITISH MUSEUM

JOHN BULL

Vol. IV. No. 108. SATURDAY, JUNE 27, 1908. ONE PENNY.

[Registered at the G.P.O. as a Newspaper.

No. 120421

For meaning of this number see page 613.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

Contents

The World, The Flesh, and The Devil.

What is Your Number?

John Bull's Biscuits.

Cocoa and Conscience.

Unclaimed Bank Balances.

Dishonest Gas Meters.

Why the King saw the Tsar.

Among the Books.

John Bull's Post-cards.

The Cartoon.

John Bull in the City.

John Bull's Womenfolk.

The Hurly Burly.

Bull's Eyes. Letter Bag.

Racing Notes; etc.

YORK HOUSE HYDRO,

THE FINEST SUITE OF

Turkish Baths

IN LONDON.

Open day and night, Sundays included.

In addition to the Turkish Baths there is provided apparatus for the application of Medicated, Electrical, and Mineral Baths, and Douches, and for the dispensing of every form of

HYDROPATHIC TREATMENT

as given at

SMEDLEY'S MATLOCK, HARROGATE, BUXTON, BATH,

and other English and Continental Spas and Hydros.

It is a

LONDON SPA

for the convenience of those who cannot visit the provincial ones, or who wish to continue the treatment received there. The tariff is a reasonable and fixed one. Here are some of the prices charged :

Turkish Bath	**3/-**
Electric Light Bath	**4/-**
Aix Douche	**3/6**
Vichy Douche...	**4/-**
Liver and other Packs ...	**3/-**
Electric Vibratory Massage ...	**3/-**
A Hand Massage	**3/-**
Electric Water Bath	**4/-**

Nauheim Baths, High Frequency Electrical Treatment, at equally low charges.

You are invited to call and inspect the Baths at any time at

12, York Street,

Jermyn St., Piccadilly,

at back of St. James's Church.

Telephone No. 2084 Gerrard.

Do You Gillette?

which is only another way of asking whether you still adhere to the obsolete, old strop-strop-kind of razor, or whether you shave with the famous **Gillette** Safety Razor, which requires no stropping or setting ?

The Gillette Safety Razor is the only razor that never has to be ground, set or stropped: the only razor with paper-thin, hard-as-glass, tough-as-whalebone and sharp-as-acid blades.

It is the only razor which is always ready, which slips lightly over your face, shaving clean and smooth without cut or scratch, however much you hurry, however thick and tough your beard, however tender your skin, however wrinkled your face, however shaky your hand. The distinguishing feature of the Gillette is the holder, which curves the blade in a semi-circular form, and which is fully covered by patents. Be sure you get a Gillette. Beware of those said to be just as good.

GILLETTE SAFETY RAZOR.

No Stropping. No Setting.

sold by up-to-date Chemists, Cutlers, Ironmongers, Stores, Silversmiths, Hairdressers, and Leather Goods Dealers.

Heavily silver-plated in a leather, velvet-lined case, with Twelve Double-Edge, Paper-Thin Blades, 21/-. Extra Blades in packets of Ten, 2/6, and each blade good for 5 to 40 velvet shaves.

GILLETTE SAFETY RAZOR CO 17 Holborn Viaduct London EC

COUNTRY CUSTOMERS AND LONDON BANKS.

The New Prospectus just issued by the Mercantile Bank of London deals very fully and minutely with the increased benefits and advantages that can now be secured by Country Customers with London Banks. The question of Current Accounts for small Traders is dealt with, also the vexed point of interest on deposits. A new departure on the part of London Banks, *i.e.*,

Guaranteed Bankers' Cheques

is fully discussed and explained, and a chapter devoted to Banking Profits and the Public is well worth the careful perusal of those who have banking accounts or contemplate opening a banking account in London.

A copy of this work will be forwarded post free on mentioning JOHN BULL to THE SECRETARY,

MERCANTILE BANK OF LONDON LTD.,

King's House, King Street, Cheapside, London, E.C.

Established 16 years.

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

Vol. IV. No. 108. Saturday, June 27th, 1908. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor, or the Publisher, at 67, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.

All editorial inquiries MUST BE MADE BY LETTER.

TO ADVERTISERS.

All applications for advertising spaces to be made to Messrs. Odhams, Ltd., Advertising Dept., 67, Long Acre, London, W.C.

SUBSCRIPTION RATES.

PER ANNUM, POST FREE.

UNITED KINGDOM .. .. 6s. 6d.
FOREIGN COUNTRIES WITHIN THE POSTAL UNION .. .. 8s. 8d.
SUBJECT TO LONDON PERIODS IN PROPORTION.

GAIETY THEATRE.—Manager, Mr. George Edwardes. EVERY EVENING, at 8 Mr. George Edwardes' new production HAVANA, a musical play. MATINEE, Every Wednesday at 2. Box-office open daily, 10 to 10.

DALY'S THEATRE, Leicester Square.—Produced by Mr. Geo. Edwardes. EVERY EVENING, at 8.15, MATINEE EVERY SATURDAY, at 2.30, a new play with music, entitled
THE MERRY WIDOW ("Die Lustige Witwe").

PERPETUAL INVESTMENT BUILDING SOCIETY,
34, New Bridge Street, E.C.
Ordinary Deposits 3 per cent. Special Deposits 3½ per cent.
Investment Bonds of £100, 4 per cent.
W. W. COWDY, Secretary.

WHY PAY RENT?
The BRITISH HOMES SCHEME enables Policy-holders to reap the benefit of their investment
DURING THEIR OWN LIFETIME
and in the event of premature death to leave their legal representatives in possession of a comfortable home free from any mortgage charge or encumbrance. Particulars post free.
GOOD PROSPECTS FOR ACTIVE AGENTS.
BRITISH HOMES ASSURANCE CORPORATION, Ltd.
6, Paul Street, Finsbury, E.C. M. GREGORY, Managing Director.

THE WORLD, THE FLESH, AND THE DEVIL

[*The Editor discourses upon passing events and topics of the day.*]

We direct special attention to our article, on another page, in reference to the King's recent visit to the Czar. We knew something when we hailed His Majesty's decision to take the journey. God save the King!

True temperance reformers should study, and support, Mr. Watson Rutherford's Bill for improving the tone and character of the public-house.

The simple lesson of Pudsey is that the Conservatives are coming back. Add the Socialist and Liberal votes together, and you get 6,622, against 7,043 polled by Mr. Whiteley in 1906; and the Unionist now polls 5,444 against 3,541 in 1906. If this sort of thing continues, even South Hackney won't be safe! Still, the circumstances there are somewhat special. And, after all, Herr von Wertheimer *v.* John Bull doesn't sound alarming, does it?

Mr. John Burns has had a narrow shave. Writing us on Saturday last, Mrs. Burns says, "The crisis, I hope, is passed, but it has been very critical with him." From some points of view, an accident to Mr. Burns would be the greatest blow which could befall the Government. A speedy recovery to him.

We have every reason to be gratified with the reception of our Dormant Bank Balances and Securities Bill. As indicating the widespread interest in the subject, it is sufficient to mention such diverse names as the following amongst those who voted for the First Reading:—Mr. F. D. Acland, Mr. Atherley-Jones, Mr. Godfrey Baring, Mr. G. N. Barnes, Mr. W. Benn, Mr. Thomas Burt, Sir Edwin Cornwall, Sir H. Cotton, Sir W. R. Cremer, Mr. W. Crooks, Sir J. A. Dewar, Sir Charles Dilke, Mr. Enoch Edwards, the Master of Elibank, Mr. Charles Fenwick, Mr. Thomas Glover, Mr. G. P. Gooch, Mr. R. V. Harcourt, Mr. Cecil Harmsworth, Mr. T. Hart-Davies, Mr. Arthur Henderson, Colonel Sir Ivor Herbert, Mr. E. J. Horniman, Mr. T. H. W. Idris, Sir James Jacoby, Mr. Leif Jones, Mr. F. W. Jowett, Mr. H. C. Lea, Mr. Fred Maddison, Mr. Joseph Nolan, Sir Henry Norman, Captain Norton, Mr. T. P. O'Connor, Mr. J. A. Pease, Mr. E. H. Pickersgill, Sir Robert Pullar, Mr. William Redmond, Mr. J. Rowlands, Colonel Seely, the Right Hon. T. Shaw, Mr. A. J. Sherwell, Mr. P. Snowden, Sir Albert Spicer, Sir E. Tennant, the Right Hon. E. Wason, Sir George White, Mr. J. H. Whitley, Mr. P. W. Wilson, and Mr. M'Kinnon Wood—whilst our hon. and burly friend, John Ward, acted as one of the Tellers for the Bill.

The more we look into this matter the more are we convinced of its great importance; and what passes our understanding is that Mr. Lloyd George should for a moment have allowed himself to believe the statement of the banks that the total unclaimed funds and securities in their possession do not exceed about half a million. However, we must have a Select Committee to fully investigate the whole subject, and then, as we ventured to predict in the House, the result will be a surprise to the country, and a veritable godsend to the Exchequer. The argument of creating "unrest" amongst the banking community will not hold water for a moment. As Mr. H. C. Lea pointed out, the Government were not particularly solicitous about creating "unrest" in brewery and allied stocks, and if our banking institutions rest upon so unsound a foundation as the undisputed possession of money belonging to other people, the sooner the truth is known the better. We are not financial purists, but we confess that our head would not lie very easy on our pillow if we knew that we had in our safe property of people who were living in poverty and want.

Now that some of us are in the way of receiving very old-age pensions, the Government will be wise in making it as easy as possible for us to get the money. The aged poor have already had enough catechism under the poor law. If groups of officials here and there are to be at liberty under the Act to catechise applicants as if they were beggars seeking alms, or to adopt the methods of the Charity Organisation Society and the

London Mendicity Society, quite a lot of us—supposing we are living at the time—will wish the Government and their seventy-years-of-age pensions at Jerusalem or Jericho. As the Bill now stands, we can imagine some fussy official or other asking, "Have you ever attended Sunday-school?" "Have you ever been drunk and disorderly, beat your grandmother, or robbed your children's money-box?" and so forth. In Committee the Bill must be carefully weighed and considered word by word, and clause by clause, to the end that everything which will tend to humiliate applicants, or nosily probe into their private history from the time they partook wholly of milk, shall be eliminated or amended. This is a people's Bill, not an officials' Bill, and the representatives of the people must take care that it starts fair, as well as works fair. These pensions are to be a national gift, not a national dole.

Though Mr. Chamberlain is still a long way from a recovery justifying that re-entrance to political life which has been so often promised and prophesied on his behalf, the ubiquitous gentleman known as "Our Own Correspondent," and who paragraphs the stricken statesman in detail from time to time, continues to serve up the old generalities as to the right hon. gentleman's condition. From Aix-les-Bains we learn that, "although Mr. Chamberlain usually comes down to meals, exercise is limited to the balcony, with an occasional drive for an hour or two on the shores of the lake." Then we have a sample dinner menu: "Potage à la Reine, Truite du Fier, Pommes de terre nouvelles à l'Anglaise, Filet Mignon à la Printanière. Asperges, Sauce Mousseline. Gelinottes sur Canape. Coupe Jacques et Dessert." On the face of it, this menu marks the return of Mr. Chamberlain to the strenuous life, and to that good health which waits on appetite. But though the Hotel Bernascon served up that dinner for its guests, it does not follow that Mr. Chamberlain went through it. Personally, we sincerely hope he did not. At the present moment he is the most missed man in the House of Commons. His return would be a godsend to the assembly. But——

We asked last week what would have been said about the Sunday-school teacher who went to gaol for twelve years for systematic burglary, if he had happened to have been a bookmaker or licensed victualler. We now read in the morning papers of a "suicide through gambling," and, on turning to the report, find that a young wife sent a letter to her husband at his club asking him to come to her at once, and receiving the reply that he would return very shortly, as he was "just finishing a rubber at whist," the lady proceeded to commit suicide, after leaving a letter to the effect that she had come to the conclusion that her husband no longer loved her! And that is called "suicide through gambling." What humbugs we are!

We mean to have a good try to get back that million and a half "kept free and earmarked" last year for Old-Age Pensions. It will be remembered that during the Budget Debate we pointed out that in dealing with his estimated surplus last year the Chancellor of the Exchequer stated that one and a half millions should be kept sacred for this purpose, but in the meantime it would be placed to the Sinking Fund. As no provision has been made in this year's Finance Bill for taking the amount out of the Fund, we have given notice of a new clause to the Bill in the following terms:—

> Such sum as is shown by the account certified by the Comptroller and Auditor-General under section four of The Sinking Fund Act, 1875, to be the surplus of income over expenditure for the financial year ended the thirty-first day of March, nineteen hundred and eight, shall, to the extent of one million five hundred thousand pounds, instead of being issued and applied as provided by that Act, be issued by the Treasury to the Local Government Board for the purposes of any scheme of old age pensions which Parliament may sanction during the financial year ending the thirty-first day of March, nineteen hundred and nine.

In view of Mr. Asquith's undertaking that the money should be kept intact for pension purposes, and of his explanation that Parliament could easily take it out of the Sinking Fund, we anticipate that no opposition will be offered to our proposed clause.

Though it is one of our manifold objects in life to extend the area of divorce in certain cases, we should by no means care to see divorce made as easy, and as ridiculous, as it is in some parts of the great American continent. The case of Coke *v.* Coke, heard in the English Divorce Court the other day, affords a remarkable illustration of the way they do things in Nebraska, for instance. The Hon. Reginald Coke is not a nice man, but we have nothing to do with that here. Suffice it that he became infatuated with a lady whom he met in India, left his wife, and went to Omaha, where he obtained a divorce, and then contracted a form of marriage with the other lady. With amazing effrontery this man, a nephew of the Earl of Leicester, alleged in his American petition that he had always been a kind, loving, and affectionate husband, that his wife had been guilty of extreme cruelty, and had wilfully deserted and abandoned him. No notice of the proceedings was served on his wife, save that one appears to have been published in the Omaha *Daily Record*, a paper which did not exceed a circulation of 200 copies even in Nebraska; so that the chances of the divorce suit ever coming to the lady's notice were at least somewhat remote. As a matter of fact, she did not know of the case till she read in the London papers that her husband had gone through another marriage ceremony. In default of the filing of an answer, and without hearing evidence, the Nebraska Court dissolved Mr. Coke's first marriage. As Sir Gorell Barnes said, so far as this country is concerned, such a divorce is null, void, and of no effect. We should be sorry if it were otherwise. To an American in a hurry, however, Nebraska seems to be an ideal place to dissolve the united state.

Scanning the proceedings of the Pan-Anglican Congress, to the members of which Mr. Asquith addressed a few feeling post-prandial remarks the other day, we do not note that the spiritual guides there assembled gave their attention to the fanatical riots of the Christians at Teddington. The occasion was the Festival of St. Alban in connection with the local church commemorated to that long-departed saint. It had been proposed to march a procession headed by clergy, acolytes, and choir, and carrying banners suitable to the event through the High Street. But Providence was unpropitious in the matter of weather, and the word went forth that the procession was off. A band of other religious brothers, the Thames Valley Kensit Crusaders, with ten banners rolled, but ready, had an opposition procession in readiness. These, and not Providence, being accused of stopping the St. Alban's procession, were attacked by the crowd, the Kensitites retaliated, women on both sides joined in the battle, and the peace of Teddington was changed to Pandemonium. We seem to remember a spiritual song which begins, "Onward Christian soldiers, marching as to war." Apparently these were some of them.

No doubt desperate needs demand desperate remedies. But is the position of the British in India desperate enough to call for a new Press Act, of a kind which might have been suggested by the official bureaus of Russia? By this new law, any Indian magistrate (who, of course, is of the official class and removable) has the

authority and power to confiscate any printing press, and suppress any newspaper at his own sweet will, and this without hearing any defence on the part of the owner. The magistrate will decide what is violent or seditious matter, just as the police and the censor decide the same question in Russia. Then, *sans* jury and *sans* appeal, the printing press stops and the offending newspaper ceases to be. *Sans* appeal, we have said; but that is not quite accurate. The owner may appeal to the High Court, but his press is confiscated and his newspaper suspended as a preliminary; so that even if he succeeds his property is practically ruined. The writing of seditious and inflammatory articles in the atmosphere of our Indian Empire is beyond all question an offence the gravity of which cannot be overestimated. But to our mind this law is too arbitrary even for that atmosphere, and is pregnant with possibilities of abuse and injustice. No wonder Mr. Morley bolted to the Lords.

"A constant reader," who "usually thoroughly agrees" with the opinions of this seraphic organ, has nevertheless a crow to pluck with us apropos some recent remarks of ours to the effect that if Mr. Pinero wants to find provincialism in excelsis, he need not look further afield than London. Our correspondent, who is a lady, encloses a card which tells us that she is At Home "second Wednesday, October to May." She went North to Newcastle from London soon after her marriage to "quite a well-known athlete and cricketer from one of the 'Varsities, earning an income of about £700 to £1,000 a year"; met "a good average kind of person" in Newcastle, and asserts that "a more snobbish, narrow-minded, self-opinionated set of people, ignorant of all the elegances and little courtesies of civilised life she never met with than the inhabitants of this part of the world—with a few exceptions, of course—their supposed hospitality only being evident when some ulterior motive is in view." The lady adds that "all that easy-going, pleasant cosmopolitanism and geniality of the Londoner, Parisian, or American, the taking of people for what they are and not for what they possess, is totally lacking."

It is not for us to discuss the merits or demerits of this personal equation, or to defend Newcastle from the charges the lady makes against the manners and customs of its inhabitants. To do that we should have to issue a commission of inquiry into the attitude of the lady towards the people among whom she dwells. But reading between the lines we seem to see rather more than otherwise appears. Now what is London to the average man or woman who lives within its wide-stretching boundaries? Apart from its cosmopolis, the heart and centre of its restless life of work and pleasure, it is Whitechapel, or Tooting, or Bloomsbury, or Walworth, or Kensington, or Chelsea, or Hampstead, or any one of the few dozen towns included within it. It is an old story that a stranger within its gates might take up his abode in any one of these places, and that if within a year he has had a chance of saying "Good-morning" to his next-door neighbour, or his next-door neighbour has said "Good-morning" to him, he will have made rapid strides towards "all that pleasant cosmopolitanism and geniality of the Londoner" of which our correspondent speaks. The snobbery, and suspicion, and petty pride, and narrow-mindedness of the London suburbs have been a text for all the humorists and all the tragedians for long years. It may be—we do not say it is—that our lady friend has taken to Newcastle the lofty airs of elegant suburban drawing-rooms, and that Newcastle, sturdy in its North-country independence, quick to take the ring of human metal, has resented her pretensions. Let her seek hearts instead of feathers, and we have no doubt that she and her husband will find in the Northern city a people friendly, sympathetic, and hospitable.

An Italian paper at Zara affords us the somewhat startling information that four-fifths of the English population pass through the workhouse at one time or other in their lives. Our contemporary goes on to say that England has happy marriages, chiefly because wives have no need to fear infidelity from their husbands in the upper classes, nor the stick in the lower. But, though good husbands and wives, the English are poor parents and worse children. Parents seek to establish children and compel them to earn their own living as early as possible, while sons, however well off, never dream of helping aged parents. If a parent dreamed of disregarding this unwritten law and asked for assistance, his son would at once hand him over to the police. As it is, the old people accept their neglect as a matter of course, and retire uncomplainingly to the workhouse, "which is a form of collectivism." We wish the author of this character sketch would make a hasty tour through England and give us his further impressions. Some of them might be quite instructive.

The *Daily Express* has begun the silly season very early—by opening what it would probably call a symposium on the absorbing topic of "How to Start Life on £200." It appears that a young man and a young woman are anxious to marry on that capital, and want advice as to how they should do it. And advice is pouring in like the leaves of Vallombrosa. One wiseacre suggests emigration to Canada, where, as most people know by this time, Englishmen are not made welcome or readily employed. Another suggests borrowing £100 and starting a business, but does not offer to lend the money himself. Another points out that there is great profit to be made in millinery, and that the prospective bride should set up as a cheap hatter in the suburbs. Another couple suggest that the man should learn to repair motors and the girl "Parisian cookery." Then they are to take a cottage near a police trap and see what turns up. Yet another, perhaps the wisest but certainly not the most popular of all, says "Wait." As usual, we have asked Jim Crow's advice on the matter, and he assures us that, if he had a capital of £200, he could easily make £1,000 a year by his wonderful racing system!

Doubtless most of our readers are under the impression that the payment of a registration fee on a letter or parcel amounts to an insurance of safe delivery, and that, in the event of non-delivery it would be the duty of the Post Office to make diligent search and inquiry. A member of our staff, who has recently been travelling abroad, had a registered packet directed to him and failed to receive it. On requesting a search, he was favoured with the following letter:—

General Post Office, London,
June 10th, 1908.

Sir,—I am directed by the Postmaster-General to refer to your application of the 6th inst. concerning a registered postal packet addressed to you at Cettinje, and to inform you that it is receiving attention. In the meantime I am to request that you will forward 2½d. in postage stamps affixed to the fly leaf of this letter, the fee charged for enquiry in such cases.

If it is found that the Post Office is in fault, the amount of the fee will be refunded to you.

I am, Sir, your obedient Servant,
H. Babington Smith,
Secretary.

Considering that the original twopence was already a fee which ought to have included the right to an inquiry; considering also that by accepting the twopence the Post Office entered into a definite contract to deliver the packet; considering further that there is no possible question about the fact of their failure to deliver it, our friend naturally regards the demand for a further fee as an imposition and an impertinence. No doubt it is only a twopenny-halfpenny extortion, but it is no

less vexatious on that account. The explanation, however, is that the Post Office accepts no responsibility for the safe delivery of registered letters abroad—a fact of which the general public is unaware.

It is very evident that Mr. Haldane relied too much in his Territorial scheme upon the patriotism of the employer of labour, the merchant and the manufacturer. Apart altogether from the willingness of the men to serve, we know now that the masters who are ready to sacrifice time and money in defence of the nation are few and far between, and some of these only do so under pressure of public opinion and in the fear of a still greater disorganisation of business and money-grubbing if compulsory service has to be resorted to. As a rule, it is perfectly well known in most large offices and works that it is better not to become a "Terrier," and one point seems to have been overlooked. Working men, for instance, nowadays are paid only for the hours they work, and they get nothing for holidays or sickness. And if men upset the regular working of an establishment and cause inconvenience to their employers they are very likely to get the "sack." That is really the truth, and, as correspondents inform us, is the condition of things which is felt very strongly even in offices and works where the reverse might have been expected. Is it surprising, therefore, to find such a slump in volunteers?

Since when, by the way, have magistrates had to obey Mr. Haldane? We ask because we read in the newspapers the other day, that upon a private in the 1st Leicester Regiment being charged at the Highgate Police Court with wilfully breaking a street lamp, and a constable putting him into the dock in the ordinary way, the assistant clerk directed him to be removed, and pointed out that "an order had been issued by Mr. Haldane, stating that a man wearing His Majesty's uniform was not to be placed in the dock." In the case of another soldier brought before the Willesden magistrate, and charged with having been guilty of fighting outside a public-house, the magistrate said that the prisoner "was not to be placed in the dock. A communication had been received from the Secretary of War, in which he desired that His Majesty's uniform should not be brought into disgrace by soldiers being placed in the dock." We are as anxious as anybody that the King's uniform should be worn worthily, but if that is to be, the men who wear it must avoid disgraceful conduct. The soldier, like everybody else, is subject to the civil law, and if he breaks that law he should be dealt with just as a civilian would be. That is the law of the land. If it is a faulty law—and we have yet to learn that it is—let Parliament amend it; but whilst it is the law, neither Mr. Haldane nor anybody else has the right to give directions to those who administer the law to ignore it. What are we coming to when the Secretary for War takes it upon himself to instruct magistrates to violate the law of the land?

The opening of so many picture galleries in London, in addition to the Royal Academy, at the present time, should have an important stimulative effect on the art education of the rising generation. Yet how few of them know that painting may be said to have been introduced into England by the arrival of Holbein from Switzerland in the days of Henry VIII. The fact affords a fine example of how great events turn on little causes. Holbein was willing to come here because he had a "froward wife" in Basle, whom he contrived to leave behind. It was of Holbein's conduct in a quarrel that a peer complained to the King, and desired the painter's exclusion from Court. His Majesty replied, with the oath then in vogue: "By God's splendour, of seven peasants I can make seven lords, but I cannot make one Hans Holbein even out of seven lords!" Which might be equally true today.

These morning papers do get hold of some absurd stories; but then any sort of story suits some sorts of editor. The other day one of them made the startling announcement that chorus girls were scarce. In a few days that same paper will be telling us that the British workman looking for a job is scarce, and the editor will probably get somebody somewhere to believe it. At the present moment not only hundreds of chorus girls, but hundreds of chorus men, are "resting" in London; which means that they are out of a shop. The chorus girl market is in fact glutted—almost any of the agents could have satisfied our contemporary as to that, provided that he had wished to know. For every vacancy there is a huge procession of girls with a good presence and good voices ready to take it at almost any price offered. And the worst of it all is that the longer a girl rests, and the less attractable she becomes in her appearance, the less chance she has. To-day an agent will look at her, and may be willing to give her a shop if he has one; to-morrow, when there is a vacancy, but when most of the poor girl's trimmings have gone to Uncle's to provide money for food and lodging, his greeting may be, "Sorry, my dear, but I fear you won't do." It is really cruel to print these yarns about a scarcity of chorus girls. If a dozen managers were each to stage a new musical comedy to-day, the agents could equip them with chorus-girls in twenty-four hours.

If any young gentleman is looking out for an investment, let us draw his attention to the following advertisement which appeared recently in the *Morning Post*:

> WILL anyone ADVANCE to Widowed Lady (young) FOUR POUNDS, of which she stands in anxious and immediate need?

Oddly enough, nothing is said about interest or security, and this may have a deterrent effect upon the more cautious class of speculators. On the other hand, the lady has been somewhat rash in mentioning her youth, which may be held to argue inexperience, and her necessities, which might induce her mortgagees to be harsh and unconscionable. In any case, she has embarked upon an unusual method of finance, and we confess to some curiosity about the nature of the replies which she is likely to receive. If she will be good enough to send us a bundle of them, we shall be glad to consider the question of publishing them as "Human Documents." That is the least she can do for us in return for this free advertisement. Jim Crow, having developed a talent in the *rôle* of Sherlock Holmes, will have it that the lady is French. But his argument that, as £4 are the equivalent of 100 francs, she must therefore be thinking in French currency, does not entirely convince us. Doubtless if one of our readers were to send a five pound note he would receive back a postal order for a sovereign.

Here is a side-light on the Licensing question which we commend to the attention of the Government:—

> Last Friday, after having been for a long bicycle ride, my wife and I were returning through Hornsey, and feeling hot and tired, my wife stopped at a confectioner's and ordered a bottle of ginger beer, but was informed that she could not drink it on the premises, as it was after ten p.m. We therefore had no option but to go on to the nearest hostelry, where we had "Bass." In these days, when all that is possible is being done to reduce the drinking of intoxicants, one would think the first means of dealing with the evil would be to extend, and not curtail, the opportunities of quenching one's thirst with non-intoxicants.

And here is another:—Judge McDonald, giving an account of his Canadian experiences, at the Pan-Anglican Congress, showed that total prohibition had proved a failure in the Dominion. He gave instances of how spirits were sent from one part of the country to

another in boxes labelled "Bibles"; how liquor was smuggled through by being packed in innocent-looking cases and addressed to well-known prohibitionist clergy and intercepted on arrival at the railway station by forewarned agents; and how in drug stores, many of which were attached to and communicating with hotels, behind the screen of the "dispensing department" brandy and whisky were freely sold from medicinal bottles. Shall we come to this in time?

Here is a Socialist's reply to the definitions of Socialism which we recently published:—

> Individualism is a system under which nine-tenths of the population are compelled to say "Please!" to the remainder.
>
> Under Individualism, the majority of babies born die before reaching the age of twelve months—many of them insured.
>
> "An Individualist either has all he wants or knows that he cannot get more." Just so! Twenty-five million persons in England are in a chronic state of want.
>
> "The strongest obstacle to equality for all" is the lack of equal opportunities for all, and also the system which gives a vote to a naturalised nigger, but not to such women as George Eliot, Mrs. Browning or Mrs. Annie Besant.
>
> "People are not frightened as much by Socialism as by Socialists!" Thanks! Socialists are not amused as much by opposition humour as by the humorists!

What is Your Number?

OUR WEEKLY BALLOT FOR FIFTY HELPERS AT A GUINEA APIECE.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and published on this page.

To each of the holders of copies of JOHN BULL bearing any of such numbers we will, upon production of a sufficient portion of the cover to identify the date and number, pay the sum of ONE GUINEA, in return for his (or her) using his best endeavour for one week to increase our circulation.

The following claims have been received for issues of APRIL 4TH, and MAY 9TH and 16TH:—

H. BULMAN, 25, Marston Road, Knowle, Bristol. (No. 2703—April 4th.)
C. LEEDS, 34, Edward Street, Burton-on-Trent. (No. 3465—May 9th.)
J. HEAD, c.o. Mr. Watkins, 33, Mark Lane, E.C. (No. 27613—May 16th.)
JOHN YATES, 93a, Elsinore Road, Forest Hill, S.E. (No. 29069—May 16th.)
REGINALD BOTUS, 35, Springdale Road, Green Lanes, N. (No. 25041—May 16th.)
W. J. HUGHES, 80, Shirland Road, W. (No. 18639—May 16th.)
ERNEST BRAMMER, 35, Jury Street, Great Yarmouth (No. 33333—May 16th.)
HARRY FINCH, 64, Gibson Gardens, High Street, Stoke Newington. (No. 22068—May 16th.)
CHARLES ADAMS, 256, M Block, Ossington Buildings, Marylebone, W. (No. 21795—May 16th.)
JOHN SWAIN, 42, Caerau Road, Newport, Mon. (No. 1530—May 16th.)
JOHN SUTHERLAND, 43, Craigiehall Street, Plantation, Glasgow. (No. 103728—May 16th.)
FRANK E. SMITH, 218, Cavendish Road, Balham, S.W. (No. 58603—May 16th.)

The following are the fifty numbers for our issue of MAY 23RD:—

104; 1935; 18506; 20831; 25145; 25347; 33683; 34894; 36683; 37997; 38414; 39992; 45360; 48100; 48596; 49527; 50619; 50962; 56063; 57024; 60502; 62282; 63019; 65259; 70432; 71049; 74830; 78375; 79360; 86968; 88698; 97620; 99268; 100684; 101800; 103845; 104291; 106366; 109407; 109471; 109997; 110936; 111837; 114101; 115506; 123226; 123178; 124186; 129131; 130185.

INITIAL NOUGHTS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF COURSE, RECKONED.

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED AUGUST 1ST (PUBLISHED JULY 30TH).

"John Bull's" Biscuits.

For stating, in an account of a motor accident, that "the car was being driven by the owner, Edward Dowld, aged 2. millinery manufacturer,"

THE *LEEDS MERCURY*
TAKES THE BISCUIT.

For reporting that "first-class P.O. G. Clark, of H.M.S. 'Bonaventure,' died in hospital yesterday, and was buried with full naval honours to-morrow,"

THE *EXETER EXPRESS AND ECHO*
TAKES THE BISCUIT.

For publishing an article on beetroots and stating that "the best plan for sowing is to place two or three seeds two inches deep at distances of eight miles apart,"

THE *HANTS & BERKS GAZETTE*
TAKES THE BISCUIT.

For stating in its report of the proceedings at the Pan-Anglican Congress that Bishop Johnson, of Western Equatorial Africa, is a "full-blooded African. He has GROWN WHITE *in the service of the Church,"*

THE *DAILY MAIL*
TAKES THE BISCUIT.

For swearing that "deceased was operated upon as soon as he was admitted to the hospital, but that he never regained consciousness until he died,"

DR. ROWLAND HILL
(of the Royal Victoria Hospital, Belfast)
TAKES THE BISCUIT.

For stating that a paper-marbler, aged 35, had held his situation for 40 years,

THE *SOUTH-WESTERN STAR*
TAKES THE BISCUIT.

For reporting that a hairdresser "was charged with refusing to do task work at the workhouse and also with doing wilful murder," and was accordingly committed to gaol for six weeks,

THE *BRADFORD DAILY ARGUS*
TAKES THE BISCUIT.

For stating that the "Marseillaise" was sung by the London Symphony Orchestra,

THE *DAILY EXPRESS*
TAKES THE BISCUIT.

For announcing a new non-stop service on the District Railway, and stating that "the trains, which hitherto left the Mansion House for Wimbledon at 5.29, 6.29, 6.59, and 7.29, will each leave four minutes later and reach Wimbledon at the same scheduled time, thus reducing the time of the journey to just over half-an-hour, as compared with 45 minutes previously,"

THE *DAILY MAIL*
TAKES THE BISCUIT.

For stating that a gentleman was dragged some distance at the HEELS *of a tramcar,*

THE *NOTTINGHAMSHIRE WEEKLY EXPRESS*
TAKES THE BISCUIT.

For referring to Hatfield as the fine old Jacobean Mansion where Queen Elizabeth first heard the news of her accession,

PEARSON'S MAGAZINE
TAKES THE BISCUIT.

For reporting that "Mills, who was 16 years of age, was a native of Radcliffe, but for 30 years had kept a company-house at Blackpool,"

THE *DARWEN NEWS*
TAKES THE BISCUIT.

For reporting that "Mr. Williamson, the undergraduate of Christchurch College, who was drowned ten days ago owing to a punt capsizing, was found by a workman going to work early to-day at the Long Bridges,"

THE *EVENING NEWS*
TAKES THE BISCUIT.

WHY THE KING SAW THE CZAR.

Apart from the champions of liberty and humanity, true or false according to one's point of view, there are a good many people who view with misgivings the recent demonstration at Reval. Friendly understandings with all our neighbours are all very proper, and every one of us is agreed in applauding the policy of Edward the Peace maker.

But some of us are tempted to shake our heads over the disturbing effect of a distinct challenge to Germany at a period when the whole surface of European politics appeared to be perfectly calm. It will be remembered that, at the time of King Edward's visit to Italy a prominent German statesman was reported to have said that if the German navy had been strong enough war would have been declared against us at once. If we assume even a fraction of truth in this statement, may not we ask ourselves with some anxiety what must be the feelings of Germany when a still more conspicuous demonstration has been made against her and when she sees herself practically hemmed in on every side?

Not very many years ago it was the fashion for patriotic Englishmen to glory in their "splendid isolation." Now a diametrically opposite policy has been adopted, and they are basking in the smiles of almost every civilised nation, while Germany has been relegated to chilly solitude. It is, therefore, a convenient moment to inquire what Germany has done to justify her present treatment. We may look in vain through the pages of the Press for any guidance or definite information on the subject. There would almost appear to have been a conspiracy of silence.

Now, however, that the danger is over, there is no reason why the man in the street should any longer be kept in ignorance of the nightmare which has haunted European statesmen during the past five or six years. Probably very few people outside the inner circles of diplomacy are aware that Europe has been living for a long time on the edge of a volcano which threatened at any moment to become active. It will very probably never be known, at any rate during the lifetime of the present generation, how very nearly the world was to witnessing a war between Germany and England, in which many other States might have been involved.

The most dangerous moment undoubtedly occurred immediately after the Russo-Japanese war. When Admiral Togo destroyed the greater part of the Russian fleet, the balance of power in Europe was suddenly and violently changed. This one blow removed the chief obstacle to German ambitions, and German statesmen realised that they were in possession of an opportunity which might never recur. If this opportunity had been seized at the right moment, there appeared no reason why Germany should not have become all-powerful in Europe.

The direction whch German expansion would have taken is obvious to anyone who is acquainted with the map of Europe. Already there is a strong German party in Austria which has for a long time been backed up by statesmen at Berlin. The Emperor Francis Joseph, with his personal popularity and ingenious diplomacy, has contrived to keep his distracted dominions more or less harmoniously together. But he is now growing old, and his successor may not be equally fortunate.

In the event of serious disturbance it would be easy for the German population of Austria to send an appeal to the German Emperor, as their natural protector against Slavs, Hungarians, or other possible oppressors. German armies would then advance with all the distinction and glamour of liberators, and, if the rest of Europe were not either strong enough or not united enough to interfere, there would be nothing to prevent Germany from overrunning the whole of South-Eastern Europe and dominating the Mediterranean. Already Austria has been paving the way, by her occupation of Bosnia and her railway schemes, for an eventual advance, and nothing would be easier than for a triumphant Germany to take up this Teutonic mission where Austria let it go.

We must also remember that Germany's understanding or alliance with Turkey has been a part of the same game. With the greater part of South-Eastern Europe in her possession and a friendly Sultan at Constantinople, Germany would have thrown a line right across our main route to India. She has also been establishing her influence in Western Asia, and might eventually find an opportunity of attempting to seize Egypt. Having gone so far, we may easily leave it to the imagination of our readers to speculate upon the further steps whereby Germany would assume the position of a world-power and capture all the commerce and influence now enjoyed by Great Britain.

In these circumstances, it is easy to understand why it should be necessary for our diplomacy to make some sacrifices to secure allies with the object of checking the ambitions of our great rival. With our diminutive army we could not do anything single-handed to check German expansion in Europe, even though such expansion would undoubtedly be disastrous to our existence as an empire.

But the King's visit to the Tsar was not merely directed against Germany. It was quite as much a demonstration against Turkey, now little more than a satellite of Germany. No doubt a great many innocent persons have imagined that all the talk of Radical and Christian orators about the sufferings of Macedonia was a spontaneous expression of humanitarian feeling. Not a bit of it. These sentiments have been very craftily utilised by Sir Edward Grey to further his policy of counteracting the usefulness of Turkey to Germany. That is why he has made so great a point of insisting upon his Macedonian proposals, and why one of the first-fruits of the King's visit has been an Anglo-Russian understanding about the future of Macedonia.

Indeed, many level-headed people, who are in no sense alarmists, are of opinion that another Russo-Turkish war in the near future is by no means out of the question. Russia would welcome an opportunity or recovering some of the prestige which she lost in the Far East, and a victory over her old enemy would give her Government an increased authority for dealing with disturbers at home. Such a war would be by no means unwelcome to the British Government, for the subsequent settlement would certainly strike a heavy blow at Germany's expansion.

How far the King's visit has been a diplomatic success it is impossible to say. No doubt Russia has been recovering from her foreign disasters and internal troubles, and it would be foolish to suggest that she is unimportant as a factor in the settlement of Europe. But it must be remembered that the alienation of Turkey is bound to have a bad effect upon our own Mohammedan subjects, who look upon the Sultan as the head of their religion. Surely it would have been wiser to attempt to checkmate Germany by coming to a friendly understanding with Turkey, who possesses some of the finest fighting material in the world, as well as large possibilities of development. Seeing that we are already the allies of Japan, friendship with Turkey need not have been a bar to the amenities which took place at Reval.

We have good reason to believe that all these considerations were well in the mind of the King during his recent interview with the Czar.

"A GRIEVANCE FROM THE ORKNEYS."

Referring to our remarks on this subject in our last issue, we have since seen a petition from the ratepayers of the parishes concerned in which the following statement appears:—

> That it has been held by the Court of Session in a recent action—*Balfour* v. *the Crown*—that the Udal Law applies to Orkney so far as the rights of the Crown are concerned, and that the law in Orkney differs in that respect from the law applicable to the rest of Scotland. That it has been held that there are no subjects in Orkney *inter regalia*, and that therefore the Crown has no right to the Oyster Fisheries, and no right to dispose of them.

If this statement of the law is correct—and it is the opinion of the leading legal authorities in Scotland—it is obvious that the Government have no power to give Mr. Wason's Syndicate the rights it is asking for. We may mention that immediately upon the decision to which we have referred being given, Sir Henry Campbell-Bannerman, then Prime Minister, intimated that the Government accepted the decision of the Court of Session in Edinburgh as final, and they acted in accordance with this intimation by surrendering their claims. The Woods and Forest Department have actually cancelled the leases which they had granted before this decision was given, and refunded moneys paid on behalf of such leases.

"COCOA AND CONSCIENCE."

MESSRS. CADBURY, FRY AND ROWNTREE'S REPLY.

We print below a document we have received from Messrs. Cadbury, Fry, and Rowntree, upon the subject of our articles under this heading in the last two issues of JOHN BULL. This document speaks for itself, and we think it only right to say that we are satisfied that Mr. Cadbury and the other gentlemen who signed it are really anxious to put an end to the abominations to which we have directed attention, and that if they have not already closed their business connection with these Portuguese cocoa planters it is because they really believe that the actual course they have taken is more likely to bring about reform and better treatment for the labourers upon the plantations. We fear Mr. Cadbury is over-sanguine as to what the planters can be induced to do in the way of reform, but it is only reasonable that they should be given a certain time in which to fulfil their promises, and we are satisfied that if at the end of the year there is no sign of substantial improvement, and of a real desire to meet the wishes of Mr. Cadbury and his brother cocoa manufacturers, these gentlemen will cease to buy cocoa grown in the Islands of St. Thomé and Principe. They write:—

To the Editor of JOHN BULL.

June 17th, 1908.

DEAR SIR,—In reference to the article in the issue of JOHN BULL of the 13th inst., entitled "Cocoa and Conscience," there is no need for us to trouble you with any lengthy statement upon the question, as full accounts of the action taken by the three firms to whom you refer have been sent by us to the leading daily papers, and have appeared in many of them.

We should, however, like to make the following points clear to your readers:—

(1) Directly we heard rumours respecting the conditions of labour obtaining in the Portuguese Colonies in West Africa (more than a year before Mr. Nevinson's visit), we made a full investigation of the whole matter, entailing three visits to Lisbon, and an exhaustive mission of inquiry to Africa, undertaken on our behalf by Mr. Joseph Burtt and Dr. W. Claude Horton.

(2) The evidence laid before us convinced us that while the treatment of the labourers in the islands was in many cases liberal and humane, there was no provision (except on paper) for their return to the mainland, and their position was therefore, even under the best of conditions, one of slavery, and that much cruelty took place in collecting the labour in Angola.

(3) When this became clear to us we, together with all other Englishmen having knowledge of the facts, naturally desired to do all that we could to stop the slavery. Two courses of action seemed open to us.

(*a*) Immediately to cease buying any of the cocoa grown in these islands. (*The whole output of the Portuguese Colonies is less than 15 per cent. of the world's cocoa supply, and the proportion of this cocoa that comes to England annually is less than 5 per cent. of the world's supply. The remainder is grown in tropical countries all over the world, chiefly in South America and the West Indies.*)

(*b*) To utilise the influence we now have as buyers of their cocoa, by friendly negotiation with the Portuguese planters, and by the representations of our Foreign Office to the Portuguese Government, to secure an alteration of the unsatisfactory conditions of labour.

After careful thought and consultation with missionaries and others with knowledge of Portuguese Colonial affairs, we came to the clear conclusion that the second course was the one to be tried in the first instance, and its adoption was entirely concurred in by the Foreign Office, and we have during the last twelve months, in conjunction with them, done all that was possible to carry out this policy. In the meantime we are continuing in the usual course of trade to buy this cocoa. However, as you have mentioned in your article, Mr. William A. Cadbury, speaking for his own firm, stated at Lisbon, last December, to the Portuguese planters, that unless the labour in the Islands was made free (in fact, as well as on paper) they would discontinue buying cocoa produced there.

Definite pledges were then given by the Portuguese planters to Mr. William A. Cadbury, and subsequently by the Portuguese Government to the British Minister in Lisbon, which, if carried out, will largely do away with the abuses that have aroused such just indignation in England.

In common fairness we must allow a reasonable time for the carrying out of the definite promises made. The following dates show the course of recent events in Portugal—

December, 1907.—Promises given for reform by the Government of Sr. Franco.

February, 1908.—Assassination of the King and Crown Prince of Portugal. Resignation of the Franco Government.

April, 1908.—Election of new Parliament in Portugal.

May, 1908.—Opening of Parliament.

We sincerely hope that the Foreign Minister may be able to give information before the end of this year to show that definite and substantial measures of reform have been taken by the Portuguese; otherwise we shall then most seriously consider our further duty in this matter.

FOR CADBURY BROTHERS, LIMITED,
J. S. FRY & SONS, LIMITED, and
ROWNTREE & CO., LIMITED.
WALTER BARROW.

4, Bennett's Hill, Birmingham.

In the meantime, Sir Edward Grey has stated in Parliament, in reply to Mr. Bottomley, that "the system in force upon the cocoa plantations of San Thomé and Principe is contract labour. I am aware that cocoa produced by that system is imported into this country. H.M. Government have been in communication with the Portuguese Government on the labour question in the Islands. The Portuguese Government have despatched an officer, in whom they place complete confidence, to West Africa in order to examine the working of the present system and to report what, if any, new regulations are necessary."

MEN WHO HAVE MADE ENGLAND WHAT IT IS.

SMITH.

Now, Smith was born; suffice the act;
I disregard the "where" and "when,"
Because the prime, essential fact
Is that he entered human ken,
And came of age, like other men—
(For Fate's grim routine ne'er relaxes)—
Woo'd—wedded—settled down—and then
Began to pay his rates and taxes!

He did not seek, in other climes,
To vie with Curzon, Seddon, Rhodes;
Nor yet, in great, financial crimes,
To bear the City Magnate's loads:
He read not Rudyard's fiery odes,
He ground no parliamentary axes,
But, lacking Fame's incitive goads,
Paid regularly rates and taxes!

His home was in the Outer West,
'Twixt Shepherd's Bush and Turnham Green,
And, through his wife's domestic zest,
That home was "wondrous neat and clean":
Four chubby children blessed the scene—
('Tis thus the world turns on its axis)—
And always, out of earnings lean,
He paid his share of rates and taxes!

L'ENVOI.

"The greatest nation ever seen!"—
Nor yet our energy relaxes—
So let us sing "God Save the King!"—
And Smith, who pays the rates and taxes!

MARK LANE.

DISHONEST GAS METERS.

In his last annual report to the County Purposes Committee of the City of London Corporation, the Gas Meters Inspector, Mr. James Stratford, made some disturbing statements with regard to the action of the gas companies in the matter of meter testing. It is the object of every gas manager and distributing engineer to bring the unaccounted-for gas down to the lowest possible limit, and Mr. Stratford alleges that some gas companies send meters for testing that are found to be "slow" in registration, and surcharge the consumer by means of the certificate; but where the meter is "fast" in registration the fact is suppressed. According to Mr. Stratford, this is a growing evil caused by undue pressure upon those responsible for the distribution of gas to reduce the loss from leakage and other causes. This is a very serious statement to be made by a man in Mr. Stratford's official position, but a large number of those who read it will be disposed to say that the allegation is in accordance with their own experience. If a householder's meter is "slow," he very soon hears of it. If it is "fast," the company say nothing about it.

Except in the City, the consumer has to pay a rental for his gas meter, a charge it is difficult to defend, but when, in addition, he is compelled to pay rent for a fraudulent meter, he may well say it is adding insult to injury.

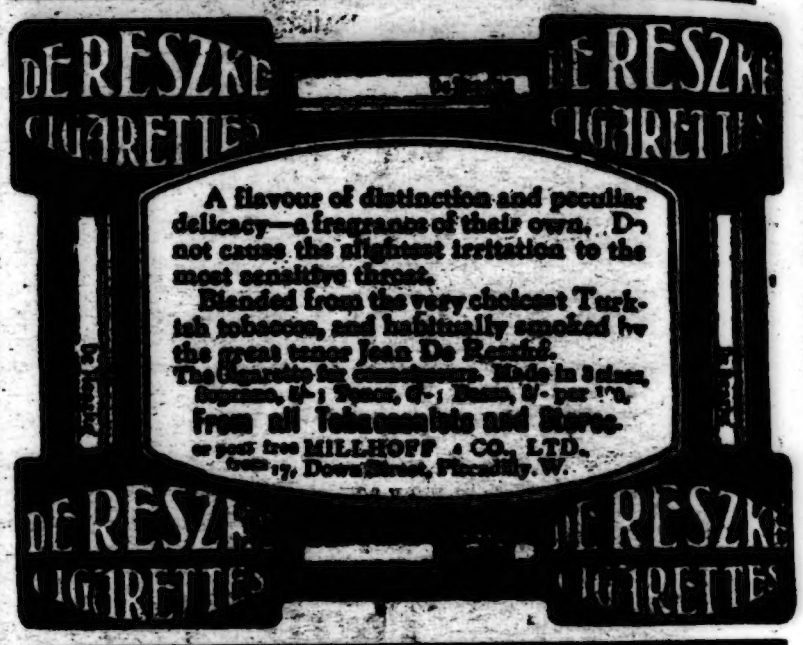
By virtue of the Sale of Gas Act, 1859, meters may be issued to consumers that do not register more than 2 per cent. in favour of the seller and 3 per cent. of the buyer. As a matter of fact, less than 5 per cent. of the meters ever register in favour of the buyer, and even these few are soon "spotted" by the company's inspectors, when they are instantly removed. We have before us the test sheet of twenty meters, these tests having been carried out by the L.C.C. at the request of consumers who became suspicious. Here it is:—

Meter.	How long in use.	Capacity per Hour: Cubic feet.	At Capacity. Per cent. fast.	Per cent. slow.
1	8 years	600	7·24	—
2	12 years	300	2·56	—
3	9 years	600	11·61	—
4	7 years	1200	3·52	—
5	2 years	480	5·82	—
6	17 years	360	3·35	—
7	3 years	360	6·84	—
8	5 years	300	3·73	—
9	7 months	300	5·82	—
10	8 years	480	6·72	—
11	12 years	600	6·95	—
12	1½ years	300	7·53	—
13	9 months	120	6·95	—
14	2 years	600	10·19	—
15	3 years	120	13·38	—
16	1 year	120	5·93	—
17	6 months	600	3·90	—
18	5 months	600	3·90	—
19	11 months	600	7·24	—
20	11 months	300	3·09	—

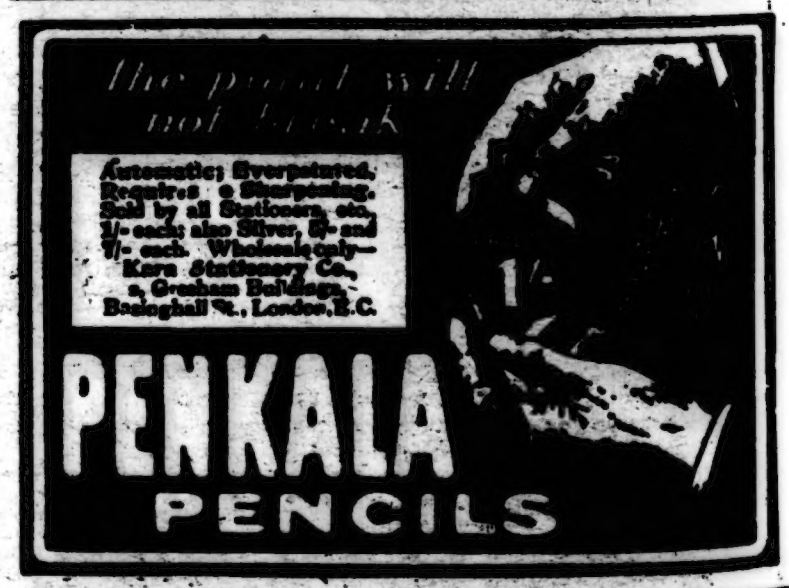
Some companies are protected by a special private Act limiting the claim for overcharge on account of "fast" reading of meters to the last three months of registering. When the company is not protected by this kind of Act other means are found to keep the consumer silent. Let us give a case in illustration. Messrs. "A" and Co., have had a meter in use for five years, and suspecting that it was not registering properly, had it tested by the L.C.C., and ascertained that it registers "fast," say, to the tune of £20 per annum. The consumers, naturally enough, consider that they have, in the five years, paid the gas company £100 in excess for gas consumed, and that when they bring the matter to the notice of the gas company they will, as honest people, refund the money, or some such sum as by agreement may be thought fair. But this is not the way in which the gas companies act. Where the company has not obtained the protection of a private Act, and the consumer threatens an action at law, he is given to understand that the company will fight the case if necessary up to the Lords, and the consumer in nine cases out of ten thinks it better to put up with the loss.

It may perhaps be asked whether it is possible to manufacture registers absolutely correct? It is quite possible. Why then is it that the gas companies do not use such meters? As regards the 1d. in the slot meters, we have reason to believe that they are much more unfair to the consumer than those in ordinary use. It is high time that a Consumers' Protection Society was formed.

BUCHANAN'S
"BLACK & WHITE"
THE WHISKY OF WORLD WIDE REPUTE


DE RESZKE CIGARETTES
A flavour of distinction and peculiar delicacy—a fragrance of their own. Do not cause the slightest irritation to the most sensitive throat.
Blended from the very choicest Turkish tobaccos, and habitually smoked by the great tenor Jean De Reszké.
The cigarette for connoisseurs. Made in 3 sizes. Supreme, 4/- ; Super, 6/- ; Deans, 8/- per 100.
From all Tobacconists and Stores.
or post free MILLHOFF & CO., LTD. from 17, Dover Street, Piccadilly, W.

MR. GOLFER,
When in doubt play SIKH.
A Golf ball that has for its motto "Never known to disappoint" should appeal to you.
The SIKH is the ball; the SIKH is the last word in ball manufacture, every care and attention combined with first-class materials makes the SIKH.
The SIKH costs 1s. 6d. each, 17s. per dozen, and can be obtained everywhere.
A sample SIKH will be sent post free on receipt of 1s. 6d. in P.O. or stamps from
FRANK A. JOHNSON,
29, Paternoster Row, London, E.C.


The pencil will not break
Automatic; Everpointed. Requires no Sharpening. Sold by all Stationers, etc., 1/- each; also Silver, 5/- and 7/- each. Wholesale only—
Kara Stationery Co., 2, Gresham Buildings, Basinghall St., London, E.C.
PENKALA
PENCILS

CAN YOU DO WITH A GUINEA?
If so, what is your Number?

See page 613.

SIR THOMAS DEWAR:

"The volumes are full of information, and I feel sure that before long they will be found to be a necessity in every commercial house."

SIR THOMAS LIPTON:

"The Business Encyclopædia will be most valuable to every business man."

FOR BUSINESS MEN.

The "BUSINESS Encyclopædia" is like no other work in the world. It deals with nothing but business. While there are many Encyclopædias in the market, all professing to be of universal knowledge, they all exclude practical affairs; they ignore the multifarious interests of the business man. The object of the "BUSINESS Encyclopædia" is to afford this special information. It is, therefore, no luxury, but a BUSINESS TOOL, and as such is indispensible to the CLERK, the COMMERCIAL TRAVELLER, the ASSIST and MANAGER, the CAPITALIST and FINANCIER, the SOLICITOR and ACCOUNTANT, the MERCHANT and MANUFACTURER, the SHOPKEEPER, the TRADESMAN, and the PROFESSIONAL MAN.

It is INDISPENSABLE TO THE YOUNG MAN who means to succeed. In the "BUSINESS Encyclopædia" the ambitious man will find every detail relating to the thousands of matters on which he wishes to inform himself in order to increase his value in the commercial market.

The "BUSINESS Encyclopædia" will prove equally valuable to the mature business man. With this work beside him, the most diffident man may acquire confidence in his own capability, and, proceeding to put his own ideas into practice, may make of his business life a mine success. It is knowledge that counts nowadays; the man who wants to succeed in business must have specialised business knowledge. The following well-known firms and business men were amongst the first

Thirty Thousand Subscribers.

Harrods Limited.
Waring and Gillow.
Thomycroft & Co.
J. S. Fry and Sons.
Huntley and Palmer.
Sir Thos. Lipton.
W. Whiteley Limited.
Swan and Edgar.
The Chartered Co.

Marshall and Snelgrove.
Atlantic Transport Co.
C. A. Pearson, Esq
Wernher, Beit and Co.
Hackney Furnishing Co.
Imperial Tobacco Co.
Crosse & Blackwell
Vickers, Sons, and Maxim.
Derry and Toms.

Brinsmead and Sons.
Watney's Brewery.
Worthington and Co.
James Buchanan and Co.
Yost Typewriting Co.
North British Insurance Co.
Lloyds Bank.
Bank of Scotland.
London and Provincial Bank

London and County Bank.
Institute of Bankers.
Institute of Actuaries.
Houlder Bros.
Forwood Bros.
J. and J. Colman.
Bovril Limited.
Mellins Food Limited.
Hamburg Steamship Co.

FOUR OPINIONS.

1. *Messrs. J. S. FRY & SONS, Bristol:*

"The volumes have already proved of great use to us, and we would not be without them on any account. We strongly advise all commercial men to purchase the work. It is THE work par excellence for every business man to possess."

2. *A TRADESMAN'S OPINION:*

Mr. W. R. [illegible], Tobacconist, Chepstow Road, Newport, Mon.:—"I am highly pleased with the 'Business Encyclopædia.' The volumes are splendidly printed, and your system does not in any way interfere with the ordinary system; it is an ordinary business transaction in which a tradesman gets a very long credit."

3. *A COMMERCIAL TRAVELLER'S OPINION:*

Mr. G. E. GRAM, Commercial Traveller, Monton Green, Manchester:—"I find the 'Business Encyclopædia' most useful to me in my occupation as a commercial traveller. I have recommended the work to all my friends."

4. *A CLERK'S OPINION:*

Mr. G. W. READ, Clerk, Fortnam Road, London, N.:—"I never made a more gratifying purchase. I regard the 'Business Encyclopædia' as a most profitable investment, and I very much regret that such a work did not come my way earlier in life."

A FREE BOOK.

We have prepared a handsomely illustrated Book, "THE PRACTICAL BOOK," which will be sent to you free of charge, and which will show you how necessary the "BUSINESS Encyclopædia" is to YOUR success. It points out the danger to business men of their falling into a rut, and how to avoid this danger. It includes valuable specimen plates embodying J. Holt Schooling's comparative calculations as to the trade statistics of this and other countries, also facsimiles of useful business documents. And it will also tell you how to obtain the "BUSINESS Encyclopædia" for a first payment of 1/6 only, the balance being paid by small monthly payments.

To the CAXTON PUBLISHING CO., CLUN HOUSE, SURREY STREET, LONDON, W.C.

Please send me, free of charge, and without any obligation on my part, a copy of "THE PRACTICAL BOOK."

Name.....

(Send this form, or a post-card, mentioning this paper.)

Address.....

J. .....

AMONG THE BOOKS.

By HERBERT VIVIAN.

"A New Self-Help." By Ernest A. Bryant. (London: Cassell. 1908. Price 5s.)

This is another of the many books which profess to tell people how to get on in life. It consists for the most part of platitudes and the kind of anecdote which appears in snippet journals. So long as a man succeeds in life, he is held up as a hero whatever his sphere, whether he be Napoleon Buonaparte or Sir Thomas Lipton. Here is a specimen of the author's philosophy:—

> Character! Upon the character of a king the history of an epoch may depend. Upon the character of persons less exalted issues not so vast, but still of terrible gravity, may turn. Character is an enormous reinforcement of intellect.

This, on the other hand, is interesting:—

> The alienist claims among the illustrious company over which he keeps watch, Swift, Johnson, Cowper, Landor, Southey, Shelley, Byron, Campbell, Rousseau, Chateaubriand, and Georges Sand—all of whom, it is maintained, lapsed into or approximated to insanity. Flaubert was an epileptic; Allan Poe died a drunkard; Donizetti and Schumann, among musicians, were madmen; and traces of insanity discovered themselves in Bach, Handel, Beethoven Mozart, and Mendelssohn. Romney, the artist, became insane, as did Cosway, Haydon; and Landseer; while Turner, long before his death, was eccentric almost to idiocy.

"The Diary of a Looker-on." By C. Lewis Hind, (London: Nash. 1908. Price 7s. 6d.)

Mr. Hind is one of the few accomplished essayists of the present day. All the simple commonplace events of life inspire him with fanciful thoughts, which he sets down with grace and distinction. His book may be warranted to teach any intelligent person to think discursively. And here is a pleasing little picture:—

> It was raining. The gypsy paused in a doorway to light his pipe. I followed him across the common. Very old the gypsy looked, very unfit to be exposed to such weather, very unsuited to sleep in a tent. My heart softened. I thought of nice little almshouses around London, of votes that could be procured by persistent letter-writing. Thereupon I hailed the old gypsy, overtook him at the tent door and said: "Wouldn't it be much better if you and your wife spent the rest of your days in a nice little cottage?"
>
> "Cottage?" he echoed. "Four walls and draughts? No, no! A man at my age doesn't take risks."
>
> His boots quelched through the mud, and his octogenarian body carrying his unsaved soul stumbled through the flap door of the tent, leaving behind a cloud of rank tobacco smoke.

"The Microbe as Friend and Foe." By H. Valentine Knagga. (London: Jarrold. 1908. Price 1s. net.)

This is certainly an extraordinary book. So far as I can make out, we may all make certain of enjoying good health if only we will eat pineapples and have small-pox:—

> An attack of small-pox, by ridding the body of its organic impurities, always markedly improves the health, which is more than can be said of most of the infectious and contagious diseases to which humanity at large is liable. Small-pox thus should be looked upon rather as a blessing than as a curse.
>
> That the effect of an attack of small-pox is highly salutary is shown by the great epidemic of 1871-2, in which 42,000 deaths occurred, and an immense number of people contracted the disease.

I wonder that this has never occurred before to the opponents of vaccination.

"A Daughter of Belial." By Basil Tozer. (London: Rebman. 1908. Price 6s.)

This book frankly calls itself "A sensational novel" on the cover, and the claim is certainly justified. There is plenty of excitement all through, and I can prophesy some popularity, though the two usual faults of this class of fiction are by no means absent; (1) the author has devoted so much attention to piling up sensations that the development of characters has been neglected, and (2) he indulges in bombastic language to such an extent that many may suspect him of a parody.

> The woman talking to him is his wife. She has been a good wife to him. And see how generously he has rewarded her. Those great gems scintillating upon her ample bosoms are all her own. More, they are all real. Those diamonds alone are worth thousands. They are presents from her husband. They are legally settled upon her, and now nobody can touch them. If the man's bribes to persons who might inform against him fall short of the sums demanded by the blackmailers he will plead that he had no more gold to give them. His wife's stones? They are hers, unfortunately, and he cannot touch them.

The Perfection of Enjoyment

in smoking is only given by the right tobacco for you. If your taste is cultivated, if you can appreciate the subtle but real superiority given by a perfectly blended mixture of right strength for your taste, that is both fragrant and as satisfying in all its qualities as only such a tobacco can be, then you will find what you want in one of these three.

They are exceptionally cool and alike in all good qualities, differing only in strength.

CHAIRMAN (MEDIUM)
BOARDMAN'S (MILD)
RECORDER (FULL)

All good class tobacconists supply them at 5½d. per oz.

R. J. Lea,
45, Market Street,
Manchester.

P4

HUMOURS OF THE VIVISECTION COMMISSION.

By Dr. Herbert Snow.

Royal Commissions are grave and solemn things—at any rate they are meant to be so, and considering what they cost, certainly should be. Vivisection is a very serious matter—not only to the hapless victims, but also to the still more hapless British public, which has to pay for it through the nose, and has in addition to bear the brunt of its "discoveries." So naturally when a Royal Commission investigates vivisection, there is plenty of fun—if you know where to look for it.

It surely must have moved the gods to Homeric laughter when they heard Sir Lauder Brunton (him of the Rat Crusade) solemnly proceed to clear himself of a slightly disagreeable charge, which has been hanging over his head for twenty years, of having baked cats to death—by elaborately explaining the details, which show that he half stewed and half poisoned the wretched creatures. And another comic incident is the same "scientific" gent.'s professedly fierce indignation at some unworthy doctors who, he says, deny that morphia (the poison in question) is a *narcotic*. No doctor has ever dreamt of doing stich a thing since the world began!

It may possibly be remembered that Sir L. B. was the hero of the most memorable vivisection fiasco on record—at least since Koch's tuberculin exploits at Berlin. That is the Hyderabad Chloroform Commission, which slaughtered 490 dogs, horses, monkeys, cats, and rabbits in order to prove that chloroform had no action upon the human heart. That at least was the astounding conclusion they came to, which may be read by the curious in a highly celebrated telegram published in the *Lancet* of December 5th, 1889, and signed by the chief vivisector.

As in duty bound, the Faculty took the announcement seriously—you must never laugh at any vivisection pronouncement, however absurd. But all the same, they did not pay it the smallest attention; and those whose business it was to administer chloroform went on doing so exactly as they had done before.

Now, however, we have the second in command of this memorable "scientific" research, Lieut.-Col. Lawrie, to the rescue. He proclaims anew the value of the great discovery, very roundly trouncing the entire medical profession for their shameful neglect to profit by it. His brave words may be quoted: "Medical science has received enormous benefits from animal experimentation, but it would receive the greatest benefit of all if the Hyderabad experiments were not ignored." The Faculty will kindly note. If only a few vivisection-promoters could be prevailed on to inhale chloroform according to the Hyderabad prescription, the prospects of the Abolition Bill would be appreciably improved.

Then, Lieut.-Col. Lawrie provided the most humorous incident in the sittings of the Royal Commission. He told the Commissioners that he had seen some frightfully painful and tedious vivisection experiments done quite recently in this country without any anæsthetic. That was, of course, a serious infraction of the law. The statement provoked, first, utter incredulity, then further inquiries. Whereupon it came out that Dr. Gaskell, one of the sitting Commissioners, was the culprit. So Dr. G. had to give evidence, and clear himself as best he might.

There are many funny little bits of evidence scattered here and there throughout the voluminous Blue Books which provoke a smile, mainly through the profound unconsciousness of the vivisector that he is saying anything ridiculous. Thus Professor Martin, Director to the Lister Institute, advocates the inoculation of babies and little children with Diphtheria-Antitoxin, on the barest suspicion of a possible infection, and without waiting for the results of a bacteriological examination. "If it does not turn out to be diphtheria?" "*No harm is done.*" "But you admit that it causes rashes?" (The witness has referred to very troublesome rashes, which keep the child awake all night.) "*The patient does not die of the rashes.*" British mammas will do well to ponder these answers. They learn what they have to expect for their darlings from the vivisection craze.

A doctor tells the Commissioners that, in his younger days, he stole dogs for experimental purposes. Probably Bob Sawyer was more or less of a vivisector, though his biographer omits to mention it.

£95,120

Paid Away in 17¾ Months.

£3,090 Paid Last Week.

Every cheque can be verified. No one is asked to send us a single order until we have proved to him—proved beyond all question and doubt—that the above statistics are true in substance and in fact. That is plain enough. Read about millions and fortunes which *may be* made if you like, but insist on Proof of what *has been* and *is being* made.

Record for past 20 weeks.

£257,930	20 weeks ago
£259,550	19 weeks ago
£260,760	18 weeks ago
£261,990	17 weeks ago
£263,660	16 weeks ago
£264,360	15 weeks ago
£265,440	14 weeks ago
£266,890	13 weeks ago
£268,355	12 weeks ago
£269,720	11 weeks ago
£271,060	10 weeks ago
£272,430	9 weeks ago
£273,890	8 weeks ago
£275,280	7 weeks ago
£276,790	6 weeks ago
£278,470	5 weeks ago
£281,950	4 weeks ago
£285,670	3 weeks ago
£288,720	2 weeks ago
£292,630	Last week

Profits Paid Daily.

No Waiting for Settlement Day.
No Heavy Contango Charges. No Brokerage.
No Commission. Limited Liability.
Unlimited Profits. Stock Exchange Net Prices.
Free Cables.
No Stamp Duties or Other Fees.
Private Code. Banker's References.
5,120 Clients' Testimonials.

Those who are in a position to invest £5 should write. Call or Cut Out the Enquiry Form below.

FREE INQUIRY FORM.

TO THE SECRETARY, THE NATIONAL SHARE EXCHANGE, 22, Great Winchester Street, London, E.C.
Telegrams: "Natshares, London." Telephone: 713, London Wall (5 lines).

Sir,—Please send me (gratis and post free) your full terms of business, your booklet entitled "The Science of Money-Making," copy of your Chartered Accountants' Certificate, and a list of separate Cheques aggregating £95,120 paid to Speculators who have recently followed your advice. Also your latest Recommendation for a quick rise.

NAME .....
(Rev., Mr., Mrs., or Miss.)

ADDRESS .....
(Please write distinctly.)

J. B. 1249.

Date..... .....

OPEN LETTERS AND POST-CARDS.

To Mr. William Howard Taft.

MY DEAR TAFFY,—I suppose you will expect me to congratulate you upon your nomination as candidate for the Presidency of the "United States." I do not know or care much about the politics of your colony, but at any rate, if elected, you will afford a welcome change after your fiend Roosevelt, who was beginning to get upon my nerves. I only hope that, as his nominee, you will not allow him to boss you too strenuously, for he might be just as great a nuisance in his capacity of shadow behind the throne as he was when he sat upon the throne himself. I am afraid you may find him a difficult person to efface, for he is not the sort of man to remain in the shade very long.

You look a good-natured person, and I should not imagine that you would be very unhappy whatever happened to you, even if you were defeated by Mr. Bryan, or whoever it is that you have to fight. The position for which you have been nominated is not one which any sane creature is likely to envy you, and there can have been no great satisfaction in securing the support of such persons as made up the Convention at Chicago. Their delicacy was illustrated by the elaborate joke which consisted in holding up a pair of trousers, commonly called "pants" in your barbarous vernacular, and producing a banner with the strange device: "As pants the hart for cooling streams, so pants Texas for Taft." Pretty, wasn't it? Their sense of decorum and their businesslike instinct were appropriately displayed when they yelled your name during the space of twenty-six minutes. I suppose that even a houseful of lunatics would have acted with more reticence. And their wisdom may be estimated by their absurd glorification of your corrupt Republic. It may or may not be true that the "United States" now own a fourth part of the world's wealth, but if so there is no necessity to boast about the matter when we remember the means by which that wealth was acquired. No doubt it is useless to attempt to give you advice, but I wish I could persuade you to do something to curb the bragging and spread-eagle temper of your compatriots. I sometimes think that instead of sending out missionaries to convert the heathen, we might make a determined effort to civilise the Yankee.

JOHN BULL.

To the Rev. Bernard Vaughan, S.J.

SIR,—There is one point which I am anxious that you should clear up: What do they think of you at Rome?

The strength of the Church of Rome has usually been found in the dignity of deportment, the mysterious aloofness, the almost celestial calm which were the mantles of her prophets. Then all of a sudden, like a Jack-in-the-box, you set out to emulate the loudest pill-mongers, revivalists, and tub-thumpers. I can understand your having tickled the long ear of a public which lives only for sensations. But what on earth can they think of you at Rome?

Surely your ecclesiastical superiors must know by this time that your theatrical denunciations of Society were merely regarded as a dramatic entertainment specially provided for the amusement of the Smart Set; that the only effect of your breathless castigations was to provoke good-natured grins, instead of inspiring lamentation in sackcloth and ashes. Surely also the chief boast of your Church has always been the possession of a rigid discipline. How comes it, then, that Rome suffers you so gladly?

The only explanation I can glean is that Rome foresaw precisely what has come to pass. With your peculiar mind and the limited range of sins which require castigation, you were certain to run through your gamut of vituperation very soon.

I see that you are now seeking a fresh advertisement by exhibiting yourself hand-in-glove with a pugilist for the delectation of the patrons of the yellow press. If this is intended to prove what a good fellow, what a true democrat, what a broad philanthropist you are, why not go a few steps further? Let us have your snapshot at a dog-fight, your silhouette among the cocoa-nuts at Epsom, your cinematograph in every pleasure-resort which Paris can purvey. Mother Church *will* be pleased.

But don't scold other people for having small families. Remember that *you* are not supposed to have any.

JOHN BULL.

To Selig Brodetsky, Esq., Trinity College, Cambridge.

MY DEAR BOY,—Permit me to offer congratulations. You came to this country a poor Russian Jew in the steerage, and by hard work you have graduated from the Jews' Free-School in London, to the position of Senior Wrangler. I have never wrangled myself, and I don't know where all the wranglers get to They dawn upon the great world for a brief and brilliant day, and then apparently get lost.

I do not know whether you agree with me, but it has always appeared to me that if there be a fixed magnitude to which a variable magnitude can be made as nearly equal as we please, and if it be impossible that the variable magnitude can ever be exactly equal to this fixed magnitude, the fixed magnitude must be called the limit of the variable magnitude; so that if two variable magnitudes be always equal to one another while each approaches its limit, then their limits are equal to one another, and this being as it is, it is clear that a circle is equal in area to the triangle whose base is equal to the circumference, and whose height is equal to the radius of the circle. All this I take to be the fundamental basis of life, my dear Selig. Whenever a young man is called to business, or any of the great professions, this sort of thing is the one thing which will bring him custom and fill his pockets with shekels.

For instance, suppose you should decide to start in business as a provision merchant, and you sell three-quarters of a pound of fat bacon to a lean woman at 10½d. the lb., all cut ready. And supposing further, that she is squandering money, and also wants a quarter of cheese at 9½d. the lb., and five shop eggs at 3½d. the set, how would you calculate (*a*) the amount of her bill, and (*b*) the amount of your profit? You would at once take some sheets of paper and start wrangling by the infinitesimal calculus, and the lady would wait while you did it. This is merely an illustration by the way, my dear Selig, to prove to you what an essential capacity wrangling is as a means of success in life. A young man who can work out the speed at the end of x seconds of a body which, starting from rest, passes over x^2 feet in x seconds is sure to go far. He is a longfelt want. He would pass for a policeman on motor-car duty.

Accept all my good wishes for all good things, my dear Selig, for you must have been a good boy to have done so well.

JOHN BULL.

To Monsieur Henri Lemoine, Poste Restante, Paris.

MONO CHER MONSOO,—So you have done the vanishing act at last, outwitting the French police as you outwitted Sir Julius Wernher. Now that you are departed, and your precious envelope has given up its secret, your formula for manufacturing diamonds turns out to be much what I prophesied it would be. Take of sugar carbon so much, place in a crucible, heat in electrical furnace to secure crystallisation, subject to high pressure, and the result is diamonds." I mean, rather, that the result isn't diamonds. It ought to be according to theory, for a diamond is merely pure carbon crystallised under high natural pressure; but one may know what a thing is made of without being able to make it. You remind me of the famous Professor Bastian, who some years ago announced that he had discovered the recipe for making living things. It was quite simple, I remember—

> Ammoniae Carbonatis; Sodae Phosphatis; Aquae distillatae quantum sufficit; Caloris 150 Centigrade; Vacui Perfectissimi; Patentiae.

On account of circumstances over which he had no control, however, the Professor never made even a jellyfish.

Lavoisier, Smithson Tennant, Dumas, Stas, Roscoe, Friedal, Gustav Rose, J. B. Hannay, and many others have all conducted experiments in diamond making, and your formula is almost the stock one. You are not a swindler because you tried to make diamonds. You are a swindler because you took out of your crucible diamonds you had yourself put in it, and obtained money as a result of the quickness of your hand deceiving Sir Julius Wernher's eye.

You are gone, anyhow—vanished like the baseless fabric of a dream, and have left not a wrack behind. The French police appear to have given you every opportunity to to get out of their clutches if you couldn't. Had you succeeded, I had promised Mrs. Bull a lovely tiara. Alas and alack! she will now have to do without it—unless my friend Sir William Crookes can make her one.

JOHN BULL.

DORMANT BANK BALANCES AND SECURITIES.

Mr. BOTTOMLEY: "Now, gentlemen, we will open the door, please."

IN THE CITY.

UNCLAIMED BANK BALANCES.

The warm reception given to Mr. Bottomley's Bill by the House of Commons, and the enormous majority which supported the first reading, indicate the sense of Parliament that the banks have not behaved well in this matter. The general opinion as to our banks is that they are incapable of sharp practice, that they are moved by the nicest sense of honour in their dealings with their customers. And in the old days of the private bankers this opinion had a good deal to justify it. The relation of banker and customer was a different one from what it has become under the joint stock system. Were it otherwise the crying need for Mr. Bottomley's Bill would be less apparent. What can be more in the nature of sharp practice than the action of the banks in relation to unclaimed balances? A customer dies leaving a substantial balance to his credit with a bank. Does the bank give intimation of this balance to the relatives or legal representatives of the deceased customer? No. The banks like their customers to have their pass-books at least once during the half year, and if the customers do not send for them the banks dispatch them to their clients on their own initiative. But what of the pass-books which deal with the dormant balances? Do the banks always send them out as they send the others? No. What of a lunatic customer's balance? A man becomes a lunatic, and is sent to an asylum. Sometimes he recovers and regains his liberty, but not always his memory. Does the bank ever assist him to recall his unclaimed balance? No. But after all, unclaimed balances on current accounts are, as a rule, small, although since they have been accumulating for generations, the aggregate sum formed by them must be enormous. It is upon deposits that the banks make their greatest hauls.

Nothing is easier than to overlook, lose, or destroy a deposit receipt. Suppose a depositor dies, and the bank becomes acquainted with the fact of his death. Does it give notice to his family? No. Suppose a customer, as frequently happens, has separate receipts for moneys deposited and dies. Let us say he has three such receipts, and his representatives discover two, and present them for payment. The bank encashes them after the probate of the will has been exhibited. Does it direct attention to the third sum standing to the credit of the deceased? No. The banker must answer any question put to him as to it, but the law does not require him to volunteer information. Honour requires it, but not the law, and the banker knows the law—and is silent. It may be thought that the occasions when the representatives of the deceased are not acquainted with his investments are few. That is a common delusion. There are thousands of men, excellent in all the relations of life, who are very eccentric in the matter of their investments. Mr. Bottomley gave some striking illustrations which much impressed the House of Commons, but these illustrations referred to exceptional cases. They are comparatively few, though more numerous than is generally supposed. But secretiveness as to investments is by no means uncommon, and discovery after death often much less easy than is supposed. Take the case of the man who keeps his current account with one bank, and deposits sums of money with another, or others. His representatives at death know of the current account, they know nothing of the deposits, and the banks concerned take care not to enlighten them. If that is not sharp practice it is something very like it.

The balance sheets of thirteen banks show that their indebtedness on deposits, &c., to their customers amounted a year ago to something like £320,000,000. Assume that a third of this represents money left with them at interest, we have a sum considerably over one hundred millions held by thirteen joint stock and private banks.

It is surprising that a Bill on similar lines to that which Mr. Bottomley is now asking Parliament to pass did not become law years ago. Once banks are compelled to furnish lists of their unclaimed balances, as this Bill would compel them to do, these balances will go into the pockets of their rightful owners or to the State, their proper custodian in default of rightful heirs.

THE CITY AND WESTMINSTER EXCHANGE, LIMITED.—Stock and Share Dealers, Queen Anne's Chambers, Westminster, S.W. No Commission. Loss Limited. Profit Unlimited. All payments made directly bargain closed. Write at once for pamphlet, which will be sent post free on mentioning this paper. Telephone Nos., 837 Westminster, 7765 Gerrard. Telegraphic address, "Stockwork," London.—ADVT.

GRAND TRUNK RAILWAY OF CANADA.

At the half-yearly meeting held in April last of the Grand Trunk Railway of Canada, a shareholder advocated, among other reforms, the establishment of a local advisory board in Canada, subsidiary to the board in London. The chief reasons advanced for such a step are the following:—

(1) That such a board would be in close touch with the great business of the company and, being on the spot, could advise with the paid officials. The present board in London is principally a finance committee, and its position could not be otherwise, owing to its being located in London.

(2) That no great Colonial business of any kind or description can be effectively governed entirely from London. Other railway companies, banks, insurance companies, &c., carrying on business in the Colonies have a local board of directors in the particular Colony where the business is actually being conducted.

(3) The success which has attended the Canadian Pacific Railway, the great majority of whose directors are resident in Canada.

(4) The great fall in the price of Grand Trunk Stocks during the past 12 months.

Whatever were the merits of these proposals—and there is much to commend them—they were favourably received, and Mr. Fairbairn, the shareholder in question, has received so many letters supporting them that he has come to the conclusion that many of the Grand Trunk shareholders are dissatisfied, and feel that a number of reforms can be introduced if a good local board were established.

Now the only way to bring about changes of this kind is by effective combination, and consequently Mr. Fairbairn determined to address his fellow shareholders with the idea of inducing them to take such action as should satisfy the directors that they mean to be heard. With this object, he asked the Secretary of the Grand Trunk Railway Company to allow him access to the list of shareholders for the purpose of copying the names, and such other information as he might wish. The Secretary's reply dated May 1st, 1908, is as follows:—

> I have received your letter of April 29th, and beg to say that as this company does not come under the English Limited Liability Acts, I am unable to comply with your request to be allowed to inspect the register.

Mr. Fairbairn then desired the Secretary to put his request formally before the Board of Directors. This was done, and on the 22nd ult. he was informed that:—

> The directors are not prepared to supply you with the list of the shareholders.

No doubt the statement of the Secretary is technically correct, but as Mr. Fairbairn points out, the Grand Trunk Railway directors are all resident in England, they make their appeals for financial support to Englishmen, and they govern and manage the company from England, yet when it does not suit their purpose they refuse to hold themselves amenable to the ordinary laws governing companies in England, and decline to give shareholders that inspection which under the law of England they can claim. Whilst the law remains as it is, and the directors are determined to take full advantage of it, we suppose there is nothing more to be said, but it seems to us unworthy of the directorate of a great company like the Grand Trunk Railway of Canada, holding as they do many millions of English money, to take advantage of a technicality in order to put obstructions in the way of shareholders being consulted upon matters affecting the management of their property. There is nothing in the suggestions of Mr. Fairbairn as given above which are not proper subject for discussion. Discussion may prove them to be unwise, or impracticable, but they are points that may be properly put before shareholders, and discussion may prove them to be worthy of the support of the proprietary. But how are the changes advocated, or any others which do not commend themselves to the board, to be brought about unless by the combination of shareholders? And why should directors object to shareholders expressing their views upon matters closely concerning the prosperity of a company in which they have invested their moneys?

CURRIE AND CRISP.

We have from time to time referred to the transactions of these people with certain of our readers. One of them now sends us his experience of them. It seems that he sent them £5 for one of their gambling operations—a "guaranteed deal" as they describe it—and on January 28th he received the following intimation:—

In connection with the above deal, we beg to inform you that the same has been closed at a profit, and we herewith enclose remittance for profit.

The principal in connection with the transaction will be posted to you on the proper settling day.

This communication covered a remittance of 12s. 6d., which was supposed to represent the profit.

After waiting nearly a month, our correspondent thought it time that the capital sum of £5 should be returned to him, and wrote to Messrs. Currie and Crisp accordingly. His letter brought the following reply:

We beg to acknowledge receipt of your communication, and to say that our pay day falls on April 28th, when a cheque will be duly forwarded to you.

April 28th came in due course, but no cheque, and on May 1st our correspondent wrote reminding Messrs. Currie and Crisp of their undertaking. To this he got the reply:

In reply to your letter to hand this morning, we beg to say that this business has recently changed hands, and as soon as we can complete our audit we will immediately write to you.

Not having heard from them on May 16th our correspondent wrote to them again with the following result:

We are in receipt of your letter, and beg to say that we hope to complete our audit and remit you during the coming week.

The cheque not having reached him on June 4th, our correspondent wrote again and received the following answer:—

We are in receipt of your postcard, and beg to advise you that all accounts of the old firm now in the hands of the solicitors are being dealt with as soon as they are placed in order.

On June 20th he was still waiting for the cheque.

NEW ISSUE.

THE UNIVERSAL MOTOR CAB, LTD., has been formed with a capital of £50,000 divided into 49,500 Preferred Participating Ordinary shares of £1 and 10,000 Deferred shares of 1s. each, for the purpose of running motor cabs. "A very moderate estimate of profits," to quote from the prospectus, "shows a net profit per annum upon the intended operations of the Company of £17,100." The amount required to pay the preferential dividend of 7 per cent. on the Preferred Participating Ordinary shares is £3,465. These shares are to receive 6-10ths of the balance of the net profits of the Company after carrying 10 per cent. to Reserve fund, the remaining 4-10ths being paid to the holders of the Deferred shares.

THE BRITISH SUMATRA RUBBER ESTATES, LTD.—This Company has been formed to purchase various lands in the Serdang district of Sumatra in the Dutch East Indies, for the purposes of rubber cultivation. A good many trees have been planted during the last three years, as also a considerable number of coffee trees, and according to a report of Mr. Malcolm Cumming the land is very suitable for rubber cultivation. But the price asked, namely, £80,000, seems to us to be greatly in excess of value. Of this sum £38,000 is to be paid in cash, and all we can say about that is that if the vendors get it they will be very fortunate people. We observe that the Chairman of the Company is Sir William Hood Treacher, late Resident-General Federated Malay States. If we are not mistaken, Sir W. Treacher is associated with other speculative companies, and we cannot help thinking that ex-civil servants on pension should be required to abstain from lending their names to Joint Stock enterprises of this kind. We do not suppose that Sir William Treacher knows anything about the property in the Dutch East Indies he is asking the public to buy, but investors do not argue very closely; they know that he was at the head of British Colonies somewhere in that direction; and they jump to the conclusion that he speaks from personal knowledge.

FINANCIAL ENQUIRIES.

SAFE INVESTMENT.—A. A. (Bradford).—We should advise another selection.

PREMIUM BONDS.—Monica (Rickmansworth).—We cannot recommend the purchase.

AN ANTHRACITE COLLIERY.—S. E. J. (Sunderland).—Your letter leaves us in doubt as to whether the promoters want you to put £300 into the Company in consideration of your getting the appointment of cashier. If they do, our advice to you is not to do it.

VARIOUS SHARES.—Inexperienced (Newport Street).—We should sell them and invest the proceeds in sound industrial securities.

CURRIE, MILLS AND CO.—W. R. M. (Highbury).—We have your letter and correspondence with these people. Better not go outside the law, but in future steer clear of such folk.

PELTHAM'S BANK (R. J. J., London).—The bank inform us they will be pleased to show you a specimen of the insurance policy, if you care to call.

PETROLITE, LIMITED.—N. T. (Newhaven).—From what we know of it, it promises to be an excellent investment. You should wait for the prospectus.

THE PREMIUM INDUSTRIAL BANK.—C. J. S. (Woolwich).—You had better send us all the facts, including any correspondence that may have passed.

SAFE INSURANCE COMPANY.—H. B. (Doncaster).—We should prefer a company of higher standing.

CITY OF PARIS BONDS.—H. B. (Brighton).—It depends upon the conditions of purchase.

SUNSET MINING SHARES.—H. S. (Edith Road).—Have nothing to do with No. 3 on your list.

MARCONI WIRELESS TELEGRAPH COMPANY.—A Regular Reader (West Norwood).—You have omitted to send us your name.

THE GENERAL FRIENDLY COLLECTING SOCIETY.—Insured (Leeds).—It is a Society with an honourable record.

THE LONDON ELECTROBUS COMPANY.—J. S. (Eastbourne).—It would be a very speculative purchase. We cannot recommend the other shares you name.

CHARING CROSS BANK.—G. B. (Carnoustie).—If you had deposited on the five years' notice you would, of course, have been paid the promised interest of 10 per cent., which must be paid upon such deposits unless the Bank, as it calls itself, defaults, which, of course, would mean bankruptcy. P. C. (Darlington).—The "bank" has been running many years, but the interest it offers is too high for our taste. W. H. C. (London).—We understand that a writ for libel has been issued against *Truth*, and would therefore prefer not discussing the matter further at present.

SUEZ CANAL BONDS.—C. T. B. (Bedford Park).—It is not an investment we should recommend, but the Bonds are genuine enough. We see little likelihood of much improvement in value.

OUTSIDE BROKERS.—Broker (Bath).—The company you name have been transacting business as outside brokers for very many years, and we know nothing against them.

ARNOLD AND BUTLER.—Watchful (Pembroke Dock).—Glad to know you got your money back, or most of it. You are lucky

NATIONAL PROVIDENT INSTITUTION.—A. O. G. (Hull).—It would be difficult to name a better company for your purpose. The other you mention is also of good standing.

INSURANCE AGAINST LOSS.—L. R. (Aberdeen).—We know of no Insurance Company who would be at all likely to insure you against loss under the circumstances described.

SEAGITH QUEEN CONSOLIDATED MINING COMPANY.—Blic (Wood Green).—We know nothing about it, except that it is a Yankee concern, and that the shares are being offered at 2s. 1d., with a promise of a 50 per cent. rise in a few months. These facts should be sufficient to save you from risking any money in the concern.

GENERAL ACCIDENT ASSURANCE CORPORATION.—F. F. P. (Bedford).—We are glad to know from you that the Corporation has acted very handsomely in the matter of the motor car accident in which you were involved.

URUGUAY NORTHERN RAILWAY COMPANY.—Cautious (Bootle).—We are slow to recommend South American investments. There is always something happening in those countries.

INSURANCE OFFICE.—Aqua (Kettering).—All three offices are "absolutely safe and sound."

THE SOUTH-WESTERN LONDON TRADESMEN'S PROVIDENT SOCIETY, LIMITED.—We have received several complaints from tradesmen who have become members of this Society, as to the way in which its affairs are managed. We gather from the prospectus that it claims to look after various matters, such as income-tax appeals, rating appeals, insurance, and collection of debts, the subscription being one guinea per annum. Apparently the chief business of the Society is the collection of debts. The managing-director of the concern is an illiterate person named Rackham—Fredk. William Rackham. We are informed that the majority of the original members of the consultative committee have resigned, and that tradesmen who have entrusted the Society with accounts to collect find it very difficult to get a settlement.

HUNGARIAN LOTTERIES.—F. A. C. (Whitley Bay).—Better have nothing to do with them.

ABBOTTSFORD AND HILLIER.—Caution (U. Norwood).—How do you want us to deal with the matter? The letter from Messrs. Abbottsford and Hillier you send us is apparently one of a series, and as it stands there is nothing in it to which anyone can reasonably object.

NATIONAL CO-OPERATIVE SICK AND ACCIDENT ASSURANCE SOCIETY.—Cripple (Brondesbury).—Yes. It is "a sound concern," and we know of no reason why you should not be an agent for it.

CITY OF BRUSSELS BONDS.—H. H. (Catford).—The market price as we write for the 1902 issue is £4 8s., and for the 1905 £4.

NATIONAL DEPOSIT FRIENDLY SOCIETY.—Oddfellow (Kensal Rise).—It is a very respectable and sound society.

CONGO BOND.—W. G. G. (Plymouth).—You would be much better advised if you bought shares in some sound industrial Company.

INVESTMENT OF £200.—R. B. R. (Camden Town).—Amalgamated Press Cumulative Preference, J. W. Benson's ditto, Gas Light and Coke Ordinary, Jay's Cumulative Preference, Lipton's ditto, South Metropolitan Gas. All these would give you at their present prices the interest you mention, namely, between 4½ per cent. and 5 per cent.

TRUSTEE INVESTMENT.—Charoli (West Hampstead).—(1) The railway stock you selected is a desirable investment. (2) As to the investment of another £200, not trust monies, you must give us an idea of the return you want before we can usefully answer your letter.

C. H. DRECOLL, LIMITED.—Constant Reader (Stoke Newington).—As a rule we do not recommend investment in shares of Companies formed to work drapery and other businesses in foreign capitals.

SPENCER, SANTO AND CO.—H. T. (Bookenham).—The report is not a very encouraging document, and we see little likelihood of improvement in the price of shares at present. The business is essentially speculative, but we are inclined to repeat our advice to you to hold on for a time.

POSITION OF BANK.—A. G. (Penrose).—We do not recommend it.

MOTOR SHARES.—W. G. (Plumstead).—In our opinion no likelihood at present.

GLAMORGANSHIRE PERMANENT MONEY SOCIETY.—J. B. (Cardiff).—What is the matter with it? We know nothing against it.

A DIPLOMA CORRESPONDENT'S COLLEGE, LIMITED.—H. R. (Blaina).—We should prefer another selection.

STANDING OF COMPANY.—A. B. C. (Clapham).—Yes; we think the new shares a promising investment. We are much obliged by your kindly wishes.

BLOOMSBURY SAVINGS BANK.—A. J. W. (Bowes Park).—We know nothing against it.

R. A. SMITH AND CO.—J. R. (Leith).—The wastepaper basket is the place for the circular you send us, and all like it. We note what you say about the other bucket shop.

ONWARD LICENSED VICTUALLERS' SOCIETY.—Cautious (Bromley-by-Bow).—No, we have no information respecting it.

THE EMPIRE GUARANTEE AND INSURANCE CORPORATION.—Insured (Bradford).—We think not.

GODSON AND DOBSON.—Riverside (Thames Ditton).—Sell if you can. We return the balance-sheet.

VARIOUS SECURITIES.—L. C. (Nairn).—It is a good list, but we should exclude the tramway shares.

EXCELSIOR LIFE AND ACCIDENT ASSURANCE.—J. W. (Bermondsey).—Write to this society and request them to repay the money paid under misapprehension.

PURCHASE OF SHARES.—J. B. (Belfast).—Accepting your description of your position, you would be foolish to risk money either in the mining shares named or American Rails.

DEPOSIT OF £30.—Old Bull (Shepherd's Bush).—Our advice to you is to keep it at present in the Savings Bank.

NATIONAL DEPOSIT FRIENDLY SOCIETY.—J. W. (Dartford).—See previous answer.

PRUDENTIAL INSURANCE COMPANY.—W. R. M. (Southwell).—We regret that we can be of no assistance to you. With regard to your second letter, the allegations are of an extremely serious character, and it is absolutely out of the question for us to assume they have any substance. The Prudential is a company of very high standing, and if charges are to be brought against it of the kind you send to us, the proper place to investigate them is a Court of Law.

OUR GENERALS—III.

EARL ROBERTS, V.C., K.G.

By VEDETTE.

"Bobs" in the British Army is an institution, almost a tradition, and what he says the "man in the street" usually firmly pins his faith in. Though his active career nominally ended four years ago, when on his arrival at the War Office one morning he found a curt note informing him, none too politely, that his office as Commander-in-Chief existed no longer, and that a brand new Army Council was to take his place, his name is still one to conjure with when the Army or anything connected with it is under consideration.

BOBS AND BULLER.

In this respect Lord Roberts forms a complete contrast to the late Sir Redvers Buller. The latter was worshipped by the rank and file, especially that portion of it that had served under his command; but the general public was dubious as to his abilities as a general. With "Bobs," however, it is the general public that looks up to him as an oracle, while the Army, though confident in his leadership, has none of that warm, personal esteem for him such as most generals who have impressed their personality upon the pages of history have excited in the breasts of their followers.

TRUE IRISH.

It may be said emphatically that there is no better or kinder friend or leader in the whole world to-day than Earl Roberts of Waterford and Kandahar. He never forgets either a face or a service, and he has been just the same ever since he emerged from the ruck and startled the whole world with his dramatic dash at the head of ten thousand men from Kabul to Kandahar. He has all the characteristics of his native country in a very marked degree. No one meeting him for the first time could possibly mistake him for anything but an Irishman. He is quick and impulsive both in speech and action, while he can flash out into anger very easily. The storm lasts but a few moments, however, when he becomes once more the quiet, unruffled old gentleman whose twinkling blue eyes seem to indicate that he looks upon life as a huge joke—and a joke that he thoroughly enjoys.

HIS ONE HOBBY.

His one hobby is the Army. Even in his retirement he will hurry off at the least distant sound of a drum, and it may safely be said that if war came to-morrow he would be up at the War Office at once to emphasise his claims to a command in the field. He cannot remain for long away from the sight of a red coat, and when he is at his pleasant home near Ascot, he is constantly inventing some excuse to run over to Windsor in order to be in touch with the Guards once more.

For all his seeming geniality and his sunny disposition, "Bobs" has a will of iron. He picks his subordinates with very considerable skill, and when he has done this he believes in giving them a very free hand. So long as a man shows himself capable of carrying out the duties assigned to him Roberts firmly holds that he should be allowed to do so without unnecessary interference. But he knows where to draw the line, and once that line is drawn the man who oversteps it and seeks to assume an importance that does not by right belong to him is going to have a very warm time of it.

BOBS AND KITCHENER.

The battle for supremacy between Roberts and Kitchener, when they were sent out together to save South Africa for the Empire, commenced almost the moment they met. And the struggle was none the less severe because neither party would admit that it existed. Kitchener is a man terribly—it might be said fatally—fond of his own way, and Roberts is the very last man in the world to permit any subordinate to gainsay him when once he has decided upon a course of action, no matter who or how eminent that subordinate may be.

The climax came the night that Cronje and his commando were "rounded up" at Paardeburg. Kitchener came hot-foot on his heels, and sought to clinch the affair in a few hours. Bobs, later to arrive on the scene, was content, on the other hand, to hold the Boer leader tight and to await his surrender at the proper season. Kitchener stormed and argued with every power at his command

The SUBSCRIPTION LIST is now open and will close on or before FRIDAY, the 26th June, for Town, and SATURDAY, the 27th June, for Country.

The *Daily Graphic*, in its issue of 10th June, 1908, states as follows:—

"Reporting to the Washington Bureau of Manufactures, Mr. Robert J. Wynne, the United States Consul-General, says that taxi-cabs have become so popular in London that the demand for them is much greater than the supply. They are used by all classes day and night at the uniform rate of 8d. a mile, and they present a most attractive appearance in chocolate, blue, yellow, red and green hues, with chauffeurs in the brightest and smartest liveries."

The same authority adds that the average takings of a motor cab are £12 a week.

The *Daily Express* of June 11th, 1908, says:—

"The rush on taxi-cabs this summer is unprecedented. No sooner have the drivers disposed of a fare than they are hailed from two or three directions simultaneously. When hotel visitors required a taxi-cab yesterday it was necessary to despatch a page-boy into the streets ready to seize upon the vehicle as soon as it was vacated."

THE UNIVERSAL MOTOR CAB CO. LTD.

(Incorporated under the Companies Acts, 1862 to 1900.)

CAPITAL - - £50,000,

Divided into 42,000 Preferred Participating Ordinary Shares of £1 each and 16,000 Deferred Shares of 1s. each

The Preferred Participating Ordinary Shares are to receive out of the net profits of the Company in each year a dividend of 7 per cent. on the amount paid up thereon, and in addition thereto, six-tenths of the balance of the net profits of the Company, after carrying 10 per cent. thereof to a Reserve Fund. The remaining four-tenths of such balance of the net profits will be payable to the holders of Deferred Shares.

The Preferred Participating Ordinary Shares are preferential as to Capital, and after repayment of the amount paid up on both classes of Shares, will be entitled to half the Surplus Assets, the other half being payable to the holders of Deferred Shares.

The Shares are payable 1s. per Share on Application, 4s. on Allotment, and the balance by three instalments of 5s. each at one, two and three months after Allotment.

DIRECTORS.—CARLTON ROBERTS (Director of the London and South Coast Motor Service, Limited), The Hall, Wanstead, Essex, Chairman.
EDMUND SMITH, Assoc. M.Inst., C.E., 29, Charing Cross, London, S.W.
HENRY GREIG, Bradbourne Dene, Sevenoaks, Kent.
THOMAS PRIOR (late General Manager, London, Deptford and Greenwich Tramways Company), "Clovelly," Leigh-on-Sea, Essex.

BANKERS.—THE NATIONAL PROVINCIAL BANK OF ENGLAND (LIMITED), Head Office, 112, Bishopsgate Street Within, London, E.C., and branches.

SOLICITORS.—REYNOLDS AND SON, 5, Arundel Street, Strand, London, W.C.

AUDITORS.—SCHULTZ, COMINS AND CO., Chartered Accountants, 31, Cannon Street, London, E.C.

SECRETARY AND REGISTERED OFFICES.—ADRIAN STRANGE, Whitehall House, Charing Cross, London, S.W.

ABRIDGED PROSPECTUS.

The undoubted prosperity which has attended the comparatively small number of Motor Cabs placed on the streets of London, following the great success of similar vehicles in Paris and Berlin, where Motor Cabs are replacing those drawn by horses, has induced the formation of this Company. The difficulty of obtaining Motor Cabs at Railway Stations, Theatres and other public places, and, in fact, at all but the most favoured positions, proves that the present supply is by no means equal to the demand.

During the year 1907 there were licensed 5,625 Hansoms, 3,623 Clarences and 723 Mechanically-drawn Cabs, or a total of 10,541, and it is understood that at the present time there are slightly over 1,000 Motor Cabs on the streets. The above figures give some idea as to the magnitude of the cab trade, besides which it is safe to assume that the number of hirers will increase considerably now that the exact fare can be ascertained immediately and beyond dispute. With the increased comfort and speed obtainable by using Motor Cabs, which are so thoroughly appreciated, it is not too much to predict that within the next two or three years they will entirely supersede horse-drawn cabs.

An offer has been received from the well-known firm of Humber and Co., Limited, to supply 100 of their thoroughly efficient and handsomely appointed Motor Cabs, fitted with Taximeters and speaking tubes, and constructed so as to comply with all the requirements of the authorities at Scotland Yard. These Cabs will be delivered in London, completely fitted and equipped, at the price of £375 each, including tyres. The cars, which will be of 14 horse-power, sufficient to undertake a journey of any distance, will be constructed with landau-type of body, which can be used open or closed, and will be arranged so as to carry luggage.

The General Motor Cab Company, Limited, in its report for the half-year ending November 13th, 1907, stated that the average takings per cab per day had been £2 3s. 6d. After charging all expenses, including depreciation, the net profits for the half-year, as certified by one of the leading firms of Chartered Accountants, were shown to be £41,827 9s. 10d., or at the rate of £83,774 19s. 8d. per annum.

Taking the gross receipts at only £2 per day (instead of £2 3s. 6d., as actually earned by the above-named Company) on the basis of 100 cabs running 300 days in the year, and, deducting all expenses, there would remain a net profit of £17,100 per annum.

That the Directors are not unduly sanguine in making the above estimate of profits must be admitted, seeing that the latter are equivalent to only £171 per cab per annum, while the audited accounts of another Company engaged in the business show that, after charging every possible expense, including upkeep, depreciation, etc., the net profits actually earned were at the rate of £273 15s. 5d. per cab per annum.

After payment of the preferential dividend and providing for Reserve Fund, in accordance with the Articles of Association, there would, on the above basis, be a further sum of about £7,323 distributable on the Preferred Participating Shares, or a total dividend of over 20 per cent. per annum.

The Directors of the Company are practical business men, who, with one exception, have had considerable experience either in connection with motor vehicles, mechanical traction, or in dealing with traffic, and are, therefore, thoroughly competent to carry on the undertaking in the most efficient manner.

The whole of the subscribed Capital (with the sole exception of the payment of the preliminary expenses as stated in the Prospectus) will be applied to the purchase of Motor Cabs, equipment of Garages, and the general purposes of the Company.

Applications for Preferred Participating Ordinary Shares should be made on the form accompanying the full Prospectus, and forwarded to the National Provincial Bank of England, Limited, 112, Bishopsgate Street, London, or any of their branches, together with a deposit of 1s. per share.

Prospectuses and Forms of Application for shares may be obtained at any branch of the National Provincial Bank of England, Limited, or at the Offices of the Company.

to be allowed to go forward with the fight, and wanted the victory that night. "Bobs" preferred a waiting game. Orders and counter-orders were despatched to the divisional commanders, until no one quite knew where he stood. At last "Bobs" put his foot down. Kitchener could please himself and remain in South Africa as Chief of the Staff and Second in Command, or he could take the next boat to England. Kitchener stayed.

At the War Office.

Lord Roberts is an infinitely better man in the field than he is in the office. That much he is the first to admit. The dull routine and the clogging procedure of the War Office, coming so swiftly on the excitement and turmoil of the South African war, proved most distasteful to him, and he went about his duties in a perfunctory fashion quite unusual to him. This is probably the portion of his lengthy military career upon which he looks back with the least satisfaction. How near he was to refusing the position of Commander-in-Chief will probably never be generally known. It may be stated, however, that it was only at the earnest personal desire of the late Queen Victoria that he at length, and with great diffidence, accepted the position. Yet there are those who know him not who declare that he deliberately sought it.

Queen Victoria's Regard.

Writing of the late Queen recalls the fact that to the day of her death Roberts was as much her favourite soldier as ever Beaconsfield was her favourite Prime Minister. She had absolute faith in him and his abilities, and it was from Her Majesty in the first place that the suggestion came that Buller should be virtually superseded by him. Other names were under consideration at the time, and there was even some talk of the Duke of Connaught taking over the supreme command at the front, until the Queen indicated "Bobs" as the best man for the position. And it is safe to say that under the keen personal grief into which he had just been plunged, had it not been that Roberts knew that it was the Queen's wish that he should go out to South Africa he would never have gone.

Loyalty to Old Friends.

It has been remarked, and often adversely commented upon, that Lord Roberts is extremely loyal to his old friends and comrades, and that his Staff was usually composed of those who had previously served under him in some capacity or another. He is quite prepared to admit this fault, if fault it be, and justifies his policy by the fact that he attributes much of the success with which he has met in the Army to having men around him whose characters and abilities he had personally tested and in whom he could repose the greatest confidence. And "Roberts men," as they used to be rather scornfully termed, are not doing so badly to-day after all. Sir William Nicholson, for instance, has just become Chief of the General Staff. Another, Sir Beauchamp Duff, will be Commander-in-Chief in India before the end of the year while Sir Ian Hamilton—one of Roberts's most trusted subordinates in more than one campaign—is now in command of the troops on Salisbury Plain.

In his retirement "Bobs" is devoting himself with all his old impetuosity of nature to preaching the doctrine of compulsory rifle shooting, and it is safe to say that he will continue to do this so long as he has strength enough to speak or write. The Boer War, as he says, opened his eyes to the possibilities of a nation trained from its boyhood in the handling of a rifle. Moreover, he practises what he preaches, and there are very few in the country to-day who can beat him with a rifle.

ELLEN.

[*Lines on a Tombstone at Bethesda Chapel, Forest Row, Sussex.*]

Within this cold and silent grave,
O'er which the grass begins to wave,
The cold and lifeless form is laid
Of youthful Ellen.

We saw her blooming cheeks turn pale,
We saw disease her pains assail,
No art against it could prevail
To save the life of Ellen.

THOUSANDS OF POUNDS THROWN AWAY.

SPEND SIXPENCE IN BUYING VI-COCOA, AND MEDICINE WILL BE FOUND UNNECESSARY.

The proper assimilation of the food they eat is of paramount importance to every man, woman and child.

Dr. Tibbles' Vi-Cocoa taken regularly at breakfast and supper will do more to assure this than any meditine ever invented.

For Vi-Cocoa is not only self-digesting in itself, it also assists in the digestion of other foods.

Though thousands of pounds are thrown away every year on drugs, they cannot replenish the system after the daily wasting of tissues. But Vi-Cocoa, which is neither a medicine nor a mere thirst-assuager, will do this when taken regularly.

Dr. Tibbles' Vi-Cocoa can be obtained everywhere for the small sum of sixpence per packet.

ONE & ALL

SICKNESS & ACCIDENT ASSURANCE ASSOCIATION.

What 1s. a Month will do:

Ensure £1 a Week for any Sickness.
Ensure £1 a Week for any Accident.
Ensure £10 at Death.

(Not exceeding, but according to the number of Members.) Claims paid on sight. No other Association offers such liberal terms. Are you in a Club? If so, compare Payments and Benefits.

JUST CONSIDER!

1.—Will your salary cease when you are sick or injured?
2.—Is your earning power insured?
3.—Accident and sickness visit us when we are least prepared for it.
4.—You will do your duty by your family, to yourself, and know you are not getting behind if you assure.
5.—Nothing kills quicker than worry.
6.—If you are not insured you must worry.

General Manager: WILLIAM A. TRATHEN.

Secretary: EDWIN S. R. SMITH (General Secretary of the National Society of Operative Printers' Assistants).

Chief Office: 'One & All Buildings,'
118 & 118 BOROUGH HIGH STREET, LONDON, S.E.
Branch Offices—**Caxton House, 26, Blackfriars Road** and **179, Blackfriars Road, S.E.**

Telephone No. 2951 Hop. *Telegraphic Address "Futurity, London."*

PROSPECTUS, PRESS COMMENTS, AND TESTIMONIALS, POST FREE.

AGENTS REQUIRED ON SALARY AND COMMISSION.

AMONG THE LAWYERS.

EXIT THE LIMERICK.

In his opinion this advertisement was an advertisement of a lottery. —Lord Justice Vaughan Williams.

He agreed with Lord Justice Vaughan Williams in thinking it was a lottery. —Lord Justice Moulton.

He came to the conclusion that this was a lottery. —Lord Justice Buckley.

The three opinions we have quoted constitute the opinion of the Court of Appeal as given by three of its ablest members, and are taken from the report of *The Times* (June 20th) in the matter of "Blyth *v.* Hulton & Co., Limited." The plaintiff was one of the competitors who entered into a Limerick competition which was advertised in the defendants' paper—*Ideas*. Two persons, of whom the plaintiff was one, sent in precisely the same line for the concluding line of the advertised Limerick, and that line was adjudged to be the best line. The prize was awarded not to the plaintiff, but to the other competitor. The proprietors of *Ideas* relied upon the condition that competitors were bound to accept the decision of the editor as final. The arguments of Counsel dealt with this point, which does not concern us. What we desire to point out is that the Court of Appeal has decided that Limerick competitions are lotteries, and therefore illegal. Most people, other than the police authorities, or rather their legal advisers, have been of this opinion from the outset. But the legal advisers of the police are a law unto themselves. They wasted public time and money in trying to prove that our own very harmless little plan of paying a certain number of sovereigns for work done was a lottery: they persistently refused to act upon the opinion of leading Counsel that Limerick competitions were lotteries. And now! The thing was dying before the decision of the Court of Appeal, but it was not dead, and will not die immediately, unless the police do their duty and prosecute, or threaten to prosecute—the threat will be enough to stop these competitions now that the Court of Appeal has spoken—the newspapers that continue the Limericks. Will they? *Nous verrons.*

SOME LEGAL QUERIES.

Penalty Bond.—E. C. (Southwick).—We do not think the bond would be held good in a court of law.

Gambling Debts.—Monte Cristo (Birmingham).—A bookmaker cannot recover a betting wager if the Gaming Act is pleaded, but a commission agent who has put the money on with a bookmaker is entitled to sue.

Company and Corporation.—F. J. R. (Seven Kings).—There is no difference in law between a company and a corporation. We regret that the football fixtures are out of print.

Robbery at Rowton House.—J. H. S. S. (London, E.).—In view of the fact that the company disclaim all liability for property that is not left in their charge, and bearing in mind that you could not prove the theft, we do not think that you would succeed in an action. You should, however, communicate the facts to the police and also to the London County Council, who are the authority under which the house is presumably licensed.

Liability for Tithes.—J. S. K. (Tithes).—You are liable to pay and can be compelled to do so until the tithe is redeemed. The solicitor who acted for you is apparently liable to you for negligence, and your best course seems to be to commence proceedings against him for damages.

Law on Fences.—Fence (Herne Hill).—This is a question of fact, as there is no law bearing on it. The whole matter turns on the terms of the deeds under which the property is held. The theory as to driving the nails settles nothing, and the facts would have to be ascertained.

Deputing Duties.—Abracadabra.—An assistant overseer must perform the duties of the office in person, and may not delegate them to another. You will find the matter dealt with in Hadden's "Overseers' Handbook," and in the Order of the Poor Law Board of 14th January, 1867.

Income Tax and Inspection.—G. P. (Broughton).—The surveyor has no right to inspect the books, but he can summon you before the Commissioners, who can compel you to disclose your books, etc. You had better conciliate the surveyor.

Lodgers and Distraint.—J. S. (Thanet).—If you make it clear that you are a lodger and have a tenancy as such, your goods are protected under the Lodgers' Goods Protection Act, and all that you can be compelled to pay to the superior landlord is the actual rent you owe to your landlord.

Preparation of Lease.—Oxo (Earlstown).—You are not obliged to have a solicitor, and all that you need do is to write out the document in duplicate on stout paper, and then send the copy which you keep yourself to Somerset House to be stamped. This you can do free of charge by handing it in at any Post Office. Take great care to compare the two copies, and see that they are exactly alike.

Payment of Debt.—Inexperienced (Walthamstow).—If you owe the money, pay up like a man.

FITS CURED

by OZERINE. It has cured permanently the worst cases of EPILEPSY when everything else had failed. From the first dose fits usually cease. Sent to all parts of the world, 4s. 6d. and 11s. post free. Thousands of testimonials. Write for a Free Bottle and full particulars to I. W. Nicholl, Pharmaceutical Chemist (Dept. 35), 25, High Street, Belfast.

ARE YOU IN NEED

of money? If so, call or write or 'phone

WILLIAM STANLEY & CO.,

271-273, Oxford Street, London, W.

The Actual Lenders. 'Phone: Gerrard. 6087.

Easy repayments. Reasonable charges.

STRICTEST PRIVACY. NO DELAY.

SOUND FINANCIAL METHODS.

THE TRIUMPH OVER PREJUDICES. VICTORY OF REFORM.

There are few studies that afford greater pleasure or give greater satisfaction to the studiously inclined nature than a careful examination of the rise and fall of ancient nations, or the gradual decay of old traditions and the absorption or extinction of old institutions. The student, if he so desires, can trace how from these past great traditions a new code of ideas has gradually evolved, while from the structures of old historic houses new enterprises more fitted to deal with the altered conditions of time have been brought into being.

THE BATTLE WITH PREJUDICE.

All great reforms that have tended to shake settled beliefs or to upset established methods have had to contend with both prejudice and violent opposition. It has been so in religion, in politics, in banking, in finance, and so it has been in the establishment of the London and Paris Exchange, Limited, an institution founded to give greater and more extended facilities for financial transactions and dealing in and obtaining advances on Stock Exchange securities. The directors wish to congratulate their supporters that, notwithstanding all this opposition, they have succeeded in establishing their enterprise, and they are convinced, from the progressive advancement of their business, that they occupy to-day a high position in public favour. The sound and liberal principles on which the business is conducted justify the belief that future years will witness a continuance of steady and healthy expansion, and bring increased prosperity.

MODERN INVESTMENT.

To-day investment is on very different lines from what it was twenty, or even ten, years ago. The sphere of investment has been considerably broadened, and methods have become greatly diversified.

PROFITABLE INVESTMENTS.

What the investor must do is to make it his business to obtain all necessary information from trustworthy sources. See that your money gives you a fair return, and that it is not locked up in unmarketable securities, where there is practically no chance of appreciation in capital value, and when you wish to realise there is no market to sell on. But, naturally, the investor asks, "How am I to obtain this knowledge? How am I to avoid being drawn into schemes which will mean loss of money to me? How am I to clearly understand the intricacies of money matters and Stock Exchange investments?"

A VALUABLE BOOK.

The whole subject of investment and finance is lucidly and thoroughly explained, in a clear, practical manner, in "Modern Banking and Investment," a book which has been specially compiled by experts on all the varied financial subjects of the day. It is intended to help and assist those who desire that their capital shall be safely invested and at the same time yield a good return. It also lucidly explains the complicated technicalities of all Stock Exchange operations—it affords a complete encyclopædia to the Stock Exchange, and how profits can be made.

To the Secretary,
London and Paris Exchange, Ltd.,
Basildon House,
Moorgate Street, London, E.C.

Please send me gratis and post free your book, entitled "Modern Banking and Investment."

Name .....

Address .....

[John Bull Coupon.] .....

JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

About Feeding Pet Animals.

A well-known veterinary surgeon has been reminding the possessors of pet dogs and cats that the daily diet of these animals imperatively demands an adequate proportion of meat. Even dainty little toy doggies are carnivorous animals, and cannot be properly healthy and happy without meat. For these small creatures, however, scraps of beef or mutton or even chicken off mistress's plate suffice. For dogs of a larger, more stalwart breed, shin of beef or ox-cheek stewed are recommended. Persian cats have the reputation of being faithless to houses, and, of course, that implies that their affection for their owners is far from that of the poetically devoted type. The fact is that a Persian pussy must and will have her daily supply of meat. If this is not duly provided for her—well, she does not sit upon the hearthrug lamenting and growing thin. She goes off to hunt, either the small animals she wishes to consume, or for another home wherein meat will be duly provided for her by the inmates. Having once found these sensible human beings she will be as faithful to them as heart could wish. After all, it is difficult to blame the wise beastie who knows so well what she requires and who intends—by one method or another—to have her natural requirements satisfied.

Food for Ourselves on Hot Days.

With the advent of the hot weather there are always a number of people who find that their appetite wanes for the meat portion of the meal. Not that meat is an absolutely imperative item in our diet—as any number of hearty and healthy vegetarians prove. Indeed, some entire nations—and those not the weakest amid mankind by any manner of means—live habitually upon food that to English people would seem totally inadequate. Many millions of mankind, for instance, employ rice as the staple material of their diet. The Lascar sailors on board our own East-bound vessels may be seen at dinner-time day after day feasting solely upon boiled rice. They all sit round one large pannikin, eating with their fingers, dipping the rice simply into some flavoured sauce, generally ghee, their vegetable butter. The Chinese and the vigorous and intellectual Japanese are also mainly rice fed, while the Arabs—active and well-grown people—live almost entirely upon lentils and rice, together with dates and a little fruit of other descriptions. Having thus sung the praises of rice as a substitute for meat, it is only right that I should give a recipe for preparing it as a savoury to suit English tastes.

Risotto.

Cook a sufficient quantity of rice in stock (instead of in milk or water). The stock, of course, is made from bones and portons of cold meat, or, better still, the bones and fragments of a chicken. In any case it must be well-flavoured. Allow the rice to simmer slowly in this stock, together with a medium-sized onion stuck with cloves, a carrot, and, if possible, a few outside leaves of celery. The rice must not be cooked to mash, but just enough to cause each grain to burst, and to absorb all the stock. To serve—remove the vegetables; add some sort of flavouring—a few mushrooms stewed or baked separately and chopped up, some portions of chicken, or merely a beaten-up egg and a good-sized lump of butter melted in the rice. Risotto should be eaten alone as a separate course.

Nerve Force Restored by Electricity.

AN INTERESTING STORY FOR ALL HEALTH-SEEKERS.

Every organ of the body is governed by the net work of nerve wires. These nerves convey the power which runs the organism. This power is called nerve force. Nerve force is nothing but electricity.

The reason any organ becomes weak is because the nerves which control it lack electricity—the motive power of the body. This lack of nerve force is shown by weakness of any kind, whether in the stomach, liver, kidneys, heart, or other organs.

When the memory is poor, confidence and nerve all gone; sleep restless; if there are frequent headaches, and the eyes are dull and heavy, it shows that the supply of nerve force is depleted.

Every dose of medicine taken into the stomach weakens the nerves. Every time you kill an ache or a pain by stupefying the nerves with medicine, you are hurting them, and anyone can see that in time, by steady dosing, the nervous system will be completely broken down.

It is pitiable to see the wage earner, the man with others dependent upon him, rendered unfit for work by a breaking down of his nervous system. He has tried to keep up, but Nature will have her way, and unless he replenishes his nerve supply by electricity, he sooner or later must pay the penalty.

Practical knowledge of the curative effects of electricity induced the invention of the "Ajax" Dry-Cell Body Battery. A self-charged electric generator for giving new life and strength to weak, worn-out bodies; for the cure of Rheumatic pains, Stomach, Kidney, Liver, Bowel, and Bladder Troubles; for the alleviation of Paralysis, Epilepsy, Locomotor Ataxy, Chorea (St. Vitus' Dance), and all nervous troubles. It is specially for those who have been trying to get relief for years and have been forced to conclude that they are incurable. Hundreds of these cases can be cured if electricity is used in the proper way.

There is a book telling all about it, and how it is done. It is free to all who write for it. This is not merely a price list, but an illustrated pamphlet which everyone ought to read. If you cannot call for a free test, ask The British Electric Institute (Dept. 41), 25, Holborn Viaduct, London, E.C., to send the book. It will show you the road to happiness and health.—[Advt.]

This is the Suit You Want.

A Catesby 55/- suit is the suit you want because it looks well and new even after it has been worn a good time. The poorly made cheap price suits don't give that satisfaction. You cannot expect a suit scamped and starved in every way so as to sell it at a cheap quality price to wear well. The result of sweated labour is not good, and never can be to your wish and satisfaction. All is clean and good about the making of a Catesby suit. It is made exactly as you like it and you will find our patterns right up-to-date in colour and design.

Send to the Shop as shown above. Write for patterns at once. With tape and simple self measurement form we send a splendidly illustrated book of new styles.

N.B.—Say whether you want Dark or Light cloth patterns or new Greys or Brown Stripes, when you write.

Catesby & Sons, Desk 20, 64-67, Tottenham-Ct.-Rd., W.

The Summer Cream.

CONTAINS NO GREASE.

ICILMA FLUOR CREAM, the face cream without grease, is the greatest discovery ever made for the skin. It contains an entirely new principle and frees women for ever from the slavery to oily or greasy creams. The Icilma Natural Water it contains cleans the pores as nothing else can do and gives a lasting sense of cool clean comfort. Unequalled for preventing and curing sunburn, redness, roughness and insect bites. Price 1/-, all Chemists.

Icilma Fluor Cream.

Send 3d. stamps for dainty samples of CREAM and ICILMA NATURAL WATER SOAP, Art Card on "Skin Tone," full particulars for care of the skin and "How to tell a good cream."

ICILMA Co. Ltd. (Dept 5), 14a, Rosebery Avenue, London, E.C.

Liverpool VICTORIA Legal

FRIENDLY SOCIETY.

CHIEF OFFICE—ST. ANDREW STREET, LONDON, E.C.

Claims paid exceed..... £23,000,000
Invested Funds..... £22,000,000
Cash Bonuses paid..... £22,000,000

LIFE AND ENDOWMENT ASSURANCES AT POPULAR RATES.
WORLD WIDE POLICIES.

FIVE O'CLOCK IS TEA TIME

PEARKS' TEA.

"With every palate they agree,
Pearks' Butter and Pearks' Tea."

Can be obtained at any of

PEARKS' STORES.

500 Branches and Agencies throughout London & the Provinces

Head Office:—6, BAYER STREET, LONDON, E.C.

THE HURLY BURLY.

By Theodore Dahle.

SPOOKS, FURNITURE-SHIFTING, AND THE DELUSIVE DARK.

Spiritualists do not like the man who wants to strike a light. They are the children of darkness. They do all their best tricks with the gas out. The Paris *Matin* prints a statement that a challenge was recently issued to any spiritualist who during a period of a month would lift in daylight any ordinary object from any ordinary table, or even cause its elevation, without its being in any way touched. Any spiritualist who accomplished this feat was to have a large money prize, and the only condition attached to the challenge was that a man with a cinematograph should be in attendance at the *seance*. The challenge remained open for a month; but there was not one spiritualist in all France in need of the money, and the cinematograph man was done out of his job.

Now if I were as able to summon spooks to shift furniture about as the spiritualists profess to be, I should have been after that purse of money with rapid strides. Indeed, if I were a spiritualist I should set up in business as a furniture remover right away, and make a speciality of doing it in the dark for those who intended to forget to pay the rent. For, mark you, furniture removing is one of the main branches of psychics.

Give your spiritualist a room with the lights down and the windows shaded, and he will set your tables and chairs and pictures jumping like a cat on hot bricks, while other *objets d'art* will vanish and return with amazing rapidity and precision. As I understand, he does all this as the medium of spooks which he summonses from the Better Land. I have read several volumes of the Proceedings of the Society of Psychical Research, and on my honour I believe the only piece of household furniture some spiritualist or other has not been able to move to date without touching it is the piano.

A well-known writer on occult subjects gravely tells his readers that among a small circle of intimate friends material objects, many of them big and heavy—he does not say whether a piano was among them—have been brought to the *seances* of that circle from America. "The possibility of the transport of material objects through space, and through closed doors and windows," he says, "is familiar to many spiritualistic inquirers; but the feat was accomplished with the circle in question on a gorgeous scale, and under conditions which made it quite certain for the persons concerned that the things really had been brought in a negligably short space of time across the Atlantic." From this you will see that I am not exaggerating, and that a spiritualist who opened shop as a furniture remover would do not only a large home trade, but a large transatlantic trade as well. If you lived in New York, for instance, and communicated with the spiritualists in that private circle, telling them that you had just bought a suite of furniture and would like it moved across the Atlantic at once, they would hold a *seance* in the dark, and the job would be done without a second's delay. If you were a friend of theirs they would probably do it free of expense. They could not charge you for freightage and pantechnicon, anyway.

I have long wanted to see some of this furniture removing done in daylight, or with the gas full on. The objections of the spiritualist to do it either for love or money surprise me. It is hard to believe that the spook is about only at dark, and that when he does not arrive invisible the only attire he will consent to wear is his nightie. One would suppose he would prefer a change now and again, and come in his pyjamas. But nobody in this world has ever seen a spook. On the astral plane it is probably not etiquette to wear them.

I know it is said that the manifestations of spiritualism are impossible with the lights up, and with a crowd of inquisitive strangers looking on, to say nothing of a cinematograph man turning a handle, because spooks are naturally shy and reserved, and easily frightened. If you struck a match while the furniture and bric-a-brac are being invisibly lifted and shifted, I gather the spook at work would take fright of a sudden, and drop something heavy on your most poignant callosity without thought or care for your feelings. "What is the use of us spiritualists accepting a challenge to produce these phenomena by daylight or gaslight," I can imagine the silent occultists of Paris saying, "when some of us might have to leave the circle limping, while others of us might have to go into hospital? The flesh is willing, but the spirits are weak."

Can it be that these spiritualist circles really shun the light and the cinematograph man because they fear the discovery of imposture and the disillusion of credulity? The authority who tells the story about the spiritualistic transference of the heavy goods from America by a sort of Marconi process himself puts the question, Are we to sit in the dark and blindly believe that proceedings which may be fraud are superphysical? He answers in the negative, but adds that whenever the proceedings are conceivably to be referred to fraud we are to sit quietly, let them have no effect on the mind at all, to go on watching and waiting, and then it will be strange indeed if presently something does not occur which will disabuse our minds of any possibility of fraud whatever. But the point is that, though you may sit in darkness, you cannot watch in darkness, not being gifted with cat sight. So I say, strike a light, or turn on a bul ls eye.

The British and Foreign Securities Co.

13, COPTHALL AVENUE, LONDON, E.C.

have been favoured with instructions to offer for sale 25,000 Ordinary shares in the

Waldorf Hotel, Aldwych London, E.C.

These shares are of the nominal value of £1 each, and are offered at a premium of 5s. per share, making the total price £1 5s. per fully paid Ordinary share. A full year's dividend will be paid on January 1st, 1909, and the vendors have deposited sufficient British Consols to guarantee for the first year a 10 per cent. dividend upon the shares now offered, if purchased through the British and Foreign Securities Co. The capital of the Waldorf Hotel stands at £580,000, made up of £230,000 Debentures, £200,000 6 per cent. Preference shares, £125,000 Ordinary shares issued, and £25,000 Ordinary shares still unissued.

The prospects of the Hotel are brilliant, if only as judged on the present actual achievements.

In order to profitably conduct an Hotel of this magnitude the business transacted has to amount to £2,500 per week. At this figure a handsome profit can be made sufficient to pay 10 per cent. on the whole of the capital.

Although it has only recently been opened, the Waldorf Hotel is already dealing with business to the extent of from £3,000 to £4,000 per week, so that its profits are even now so good as to very materially enhance the value of the shares. Probably in a very short time the turnover will be practically doubled, and there is no reason to question the possibility of paying a dividend of at least 20 or 30 per cent. per annum.

A novel scheme of insurance has been arranged in connection with the shares now offered. A purchase of £5 worth of Waldorf Hotel shares through the British and Foreign Securities Company carries with it free insurance (without any medical examination) against accidents for £500 and £1 a week, and against sickness for £1 a week. A purchase of the value of £20 through the Company further entitles the investor to a free life insurance, also without any medical examination, for £100. These policies are of the soundest character, and are guaranteed by one of the leading British insurance societies, The Empire Guarantee Corporation, Ltd., whose capital amounts to £500,000. This is a free gift of considerable value, as will be appreciated by those who have had any dealings with insurance societies. Such a life insurance policy as is secured by this investment is alone worth from £2 to £5.

In order that everyone may be able to fully investigate the matter of this investment, it is fully explained, and complete information is furnished regarding it, in a booklet which has been specially prepared, and copies of which can be obtained free on application to the British and Foreign Securities Co., of 13, Copthall Avenue, London, E.C.

Applications for shares may be made on the annexed form.

WALDORF HOTEL.

To the British and Foreign Securities Co.,
13, Copthall Avenue, London, E.C.

I (we) request you to allot me (us)..... Ordinary shares of the above Hotel now offered for sale at the price of £1 5s. per share.

I (we) enclose....., being full payment of £1 5s. per share, and I (we) engage to accept the above or any less amount you may allot to me (us).

Signature .....

Name in full .....
(Add whether Mr., Mrs., or Miss, and Title, if any.)

Address in full .....

.....

.....

Date.....1908.

Please write distinctly.
Cheques to be made payable to "Bearer."

BULL'S EYES.

SOME UNFOUNDED AND CONFOUNDED RUMOURS:—

That Winston Churchill has sent Miss Maud Allan a letter of sympathy.

That having failed to make diamonds, Lemoine proceeded to make tracks.

That motorists are in favour of the Time Limit.

That the Stock Exchange cannot "bear" daylight.

That they think more of receipts than seats at the White City.

That the Lord Mayor has water on the brain.

That the "Dearer Meat" cry is more of a scare than a scarcity.

That "Ranji" has lost his form.

That the delegates to the Pan-Anglican Conference would rather have stayed at home attending to their duties.

That the Kaiser is getting older and wiser.

"D.H.O. for Cricketers," reads a heading. "Darned Soon Out," we presume.

The projected International Steel Combine, it is stated, will have the result of reducing prices. To its workers, no doubt.

The Bill brought in to raise the status of the public house will stand a poor chance against the Government measure to erase it.

The man who was described at the Berks Assizes as having led a treble life was evidently a bass deceiver.

According to the *Strand*, "few women realise the value of a smile." But they never fail to realise the full value of a tear.

Dr. Henry Fotherby says that music originated in the cry of the peacock. But the peacock's day as a song-bird has long been past.

"How to Start Life on £200," reads an *Express* heading. Most of us have to start it without a rag to our backs.

"Skirts are narrower and longer than ever," says *Madame*. And yet, if we can believe our eyes, the narrower the skirt, the fuller it seems.

"Saved by Hairpins," reads a heading. The lady was enabled to "keep her hair on" in a crisis, we presume.

A sundial has been erected at the Franco-British Exhibition by a French gardener. At the risk of shattering the *Entente*, we suspect sarcasm.

"It is not always the biggest toe that has the corn," is a "Sage Financial Saying" in a contemporary. But it is always the toe with the corn that gets trodden on.

The Suffragettes are decorating the pavement with their exhortations. This compels us to look down upon their work.

"Activity is the only road to knowledge," says G. Bernard Shaw. Just so; he who runs may read.

Sir F. Bridge complains that in America he had to clean his own boots. He made a shine over it.

In view of the statement that there are 10,000 fewer horses in this country, it is comforting to realise that asses are still plentiful.

"Nowadays wisdom can be bought," says Mr. E. Southall. Which no doubt explains the number of penny-wise people we meet.

According to Mr. A. J. Loveday, "the clerk is a necessary evil." We usually find him all write.

The Czar's son has a sailor-playmate. We hope he won't be as much at sea as his parent.

SOME SILLY SAYINGS:—

"*As Clean as a Whistle.*"—Probably the author of this phrase lived in an age when a whistle was a different thing from what we know it. There is the referee's whistle, often half-swallowed in his excitement as he runs over the football field. Can that be clean? Perhaps the writer had the tin-whistle in mind, played by the itinerant public-house musician, who moistens the mouthpiece with beer-stained lips; and when he is finished thrusts it into a frowsy pocket. Again, can that be quite free from deleterious matter? Then there is the tram-driver's whistle, often kept in the mouth, like a baby's comforter, for hours together. Can *that* be a sample of cleanliness?

"*It's an Ill Wind that Blows No One any Good.*"—The man who invented this saying evidently did so as a sort of comforter for posterity. But, he probably wrote it sitting comfortably in an arm-chair by a cosy fire. He would not have penned it had a blast blown from the north, bringing down the chimney and roof, and cracking his skull. He would rather have done without the blast than put a few pounds into the builder's pocket. What about a squall, upsetting your yacht, just to give a meal to the fishes, or the coroner a fee? Or on a March day, when the wind considers that a hoarding would look better scattered in the road, if you are passing, and somebody's pills or hair-dye puts your eye out. Would you dance with joy and say, "What is my optic compared to the poor carpenter who will earn money by erecting a new hoarding?" Or when you have just purchased a new hat, and the wind playfully mistakes it for a football, and whirls it along until it is crushed under the wheels of a motor-bus, would you do a Highland fling, and laugh with glee at the prospect of further enriching the poor hatter, and probably the doctor for a cold in the head? No, the saying is clownish, and must be scattered to the four winds.

"*As Weak as a Rat.*"—This is probably the most absurd saying of the three quoted. Put a rat in a room with the strongest woman—a six-foot Suffragette if you like—and see who is the weaker. Watch the artful rodent dragging a large bambone along, and say if he has the appearance of a weakling. Or see an army of them marching across the fields: fat and strong, ready to make inroads in the farmer's stack. Ask the scavenger if the rat is weak, when he has to stand aside and watch a grey host of them creeping along the sewers. No, this is another saying that must go.

WANTED! A TRAINED MAN.

This is the cry of every employer throughout the United Kingdom to-day. Trained men are wanted. There is absolutely no doubt about this. It is for the untrained man that there is no demand. Hundreds of untrained applicants are now on employers' lists waiting to fill poorly-paid positions. And they are likely to continue waiting, because the supply of untrained men is greater than the demand. On the other hand, employers are continually writing asking us to supply them with trained men to fill responsible well-paid posts.

ARE YOU A TRAINED MAN?

As a result of our training nearly 300 I.C.S. students were promoted to better paid positions last month. And every day our Student Aid Department receives applications from employers who want trained men. We train ambitious men in their spare time for better paid positions in all industrial trades. We train men *for* their work *at* their work. Our instruction has the one definite aim of enabling you to increase *your* income. We have been successful in training thousands in every walk of life and we can do the same for you. If you are interested in our System of Technical Education, and have the ambition to better your position, we will send you the book shown below, or one on any subject we teach *Entirely Free* if you will cut out and post to us the coupon, or write stating the subject in which you are interested.

SECRETARY, I.C.S.
59 J.B., CHANCERY LANE, LONDON, W.C.

I am interested in your system of Technical Training and desire to increase my earning power. Please send me, post paid, free of charge, the book covering the subject before which I have marked X on the coupon, and full information how I can succeed in same.

Electrical Engineering.	Mining Engineering.
Civil Engineering.	Contracting and Building.
Mechanical Engineering.	Sanitary Engineering.
Architecture.	Steam Engineering.
Structural Engineering.	Architectural Drawing.

Preparation for Examination.

Name .....

Address .....

Occupation .....

Residents of Canada, India, South Africa, New Zealand, or Australia will please address one of the following I.C.S. branches: CANADA—572, Temple Buildings, Toronto. INDIA—11, Hamam Street, Fort, Bombay. SOUTH AFRICA—3, Mansion House Chambers, Cape Town. NEW ZEALAND—4, Dixon Street, Wellington. AUSTRALIA—Temple Court, 168, King Street, Sydney.

A CURE WITH A GUARANTEE

DR. MARTIN'S HIRACLENTS are the most genuinely efficacious remedy yet available. They contain ingredients of exceptional merit, and are strongly recommended for promptly relieving and curing HEADACHE, NEURALGIA, NERVOUS DEPRESSION, BLOOD DISORDERS, RHEUMATISM, LUMBAGO, EYE STRAIN, TORPID LIVER and KIDNEY TROUBLES. They stimulate the nerves, purify and enrich the blood and make life worth living. Prepared in convenient tablet form. Price 1s. 1½d., 2s. 9d., 4s. 6d. and 11s. MONEY REFUNDED IF NOT THOROUGHLY SATISFIED WITH RESULTS. If your Chemist does not stock Hiraclents refuse substitutes. Write at once direct with postal order to Dept. U., Dr. Martin's Medicine Co., 5, Panton Street, London, S.W. Interesting booklet free.

WATCHES

We hold the Largest Stock of Watches in the World, and we send Free our Large Catalogue of all sorts of GOLD and SILVER WATCHES, ALBERT, RINGS, CLOCKS, JEWELLERY, and popular goods for PRESENTS. The best goods for the least money, and direct from the Factory. Easy Terms and Substantial Discount for Cash. Guarantee Binding. ASK FOR CATALOGUE

J. G. GRAVES, Limited, SHEFFIELD.

A.B.C. Guide to Stock Exchange.

1908 EDITION 35rd.

The Simplest and Best Guide in every description of Stock Exchange Transactions.

Contains Highest and Lowest sales for the last 15 years.

Gratis and Post Free from Publishers,

FREEBORN FRANKLIN & Co. (ESTABLISHED 1869)
12, Exact Street, Royal Exchange, MANCHESTER.

PROMPT PRIVATE ADVANCES.

£100 and upwards to £10,000

ON NOTE OF HAND.

The Nobility, Gentry, Professional Men, and Tradesmen requiring an advance should apply personally or by letter to

FIELDINGS,

1a, Southampton Row, Holborn, London, W.C.

TRADE BILLS DISCOUNTED. NO FEES.

JOHN BULL'S LETTER BAG.

[The Editor *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

MR. BOTTOMLEY AND THE BUDGET.—The Publisher will be pleased to forward to any reader sending a penny stamp to cover postage a copy of Mr. Bottomley's speech upon the Budget.

The Editor of *The World's Work* points out that our contributor "P" was wrong in attributing to that publication some strange Anglo-American eulogies of Mr. Imre Kiralfy. *The World's Work* has praised Mr. Kiralfy, and deservedly so, but not in the terms imputed to it by "P." The curious phrases cited by our contributer appear to have been an evening paper's paraphrase of, and comment upon matter in *The World's Work*, whose June issue is a Franco-British Number. We gladly make the correction.

F. W. G. (Wood Green).—We have dealt editorially with the question of betting fines.

A. B. (Nottingham).—We are amazed to find so many people denying the obvious and elementary fact that an article bought for 10s. and sold for 20s. realises a gross profit of 100 per cent. We should have thought that anybody outside a nursery or a lunatic asylum would not need to have this explained. When you say that you feel sure that we know our reply is "technically incorrect and most misleading," you are insolent as well as stupid. However, we forgive you and hope you may mend your manners as well as your arithmetic.

E. C. (Peckham) sends us a Canadian advertisement with the phrase "no Londoners need apply." There is a London in Canada as well as in the United States. Otherwise we might be tempted to doubt Colonial patriotism.

Dr. W. S. (Bundoran).—Thanks for your letter and pamphlet about prophetic and symbolic dream visions. Could you not dream us a winner or two for the races?

"Bowler" (Manchester).—It is quite true the income derived from betting is liable for income tax, but our suggestion is a tax upon all sums which change hands in connection with betting transactions, irrespective of the result—as is done in France, Germany, the Colonies, and other enlightened parts of the world.

F. L. V. (Cromer).—We have upon several occasions referred to the *Cosmopolitan Financier* and the Atlas Banking Corporation. You must remember, however, that their solicitors are Messrs. Lloyd George, Roberts & Co.—so we must be careful.

G. W. (Balham).—It was certainly very funny of the Bishop of London to attribute the adverse vote of the Church Council on the Licensing Bill to the fact that the persons present were "too respectable." We had always heard that only the riff-raff oppose the measure. Seen anything of Balham's ass lately?

W. F. B. (Gillingham).—A capital biscuit.

W. W. H. H. (Cleland), C. E. (Glasgow) and others.—Thanks for interesting cutting from the *Glasgow Herald* re local "drunks."

G. S. B. (London).—Many thanks for interesting photo., which we shall be delighted to reproduce.

H. P. G. (Sheerness) and others think we should take one of our own biscuits for speaking of a lady giving birth to a "full grown" child. That, however, was only our delicate journalistic way of intimating that the full maternity period had elapsed.

G. W. (Cardiff) writes that he has not been successful in getting from the Kapnos people even an acknowledgment of his claim as a prizewinner, let alone the cigars paid for—although he has written four letters to the Company and two to the paper publishing their advertisement.

R. M. L. (Manchester).—We recently endeavoured to obtain from the Home Secretary a Return showing what number of persons convicted last year for such offences as you mention were rectors, vicars, curates, Nonconformist ministers, sidesmen, etc., but were informed that the Home Office had not the necessary data to prepare such a Return. Ahem!

"Chirpy" (Clapham).—You must be careful, or you will be run in for *lese majesté*.

D. A. (Swansea).—We know nothing of "Mr. C. A. Stevens, Broadway, Wimbledon, Specialist in Consumption." In any case we never recommend "specialists" of this kind.

"Soumas" (Nottingham).—See reply to "D. A. (Swansea.")

"J. B. Jr." (Newcastle-on-Tyne).—The letter of Canon Knox-Little was inserted and paid for as an advertisement, and we should be most delighted to accept a similar order for a speech by the Archbishop of Canterbury, or anyone else.

J. W. B. (Southwark) suggests that we should ask our readers whether they are aware that they can send seven copies of John Bull to Canada for a penny. After this, who can deny the blessings of a cheap post?

R. A. (Hampstead Road) has a decided grievance. In December, 1877, he joined the Society of British and Foreign Musicians for sick pay and old age pension. He was 65 years of age last February and claimed his pension. Now, however, the Society informs him that 65 is not old age and that, not being infirm, he can claim nothing. He encloses us a copy of the rules of the Society with regard to pensions, but they only provide that the Society *may* award pensions on the ground of old age, or infirmity rendering a man incapable of following his profession. Still, it seems hard that he should now lose all chance of ever obtaining a pension because he is no longer able to continue the payments which he made during the last thirty years. He informs us that he has a first-rate military character, four badges, and the good conduct medal. If any of our readers are disposed to give him a job, we shall be glad if they will let us know.

BIRKBECK BANK

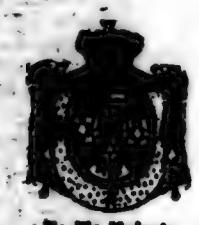
Established 1851.
SOUTHAMPTON BUILDINGS, HIGH HOLBORN, W.C.
2½ PER CENT. INTEREST
allowed on Deposit Accounts.
2 PER CENT. INTEREST
on Drawing Accounts with Cheque Book.
All general Banking Business transacted.
ALMANACK, with full particulars, POST FREE.
C. F. RAVENSCROFT, Secretary.

LIPTONS.

TEA MERCHANTS BY SPECIAL APPOINTMENT.

To His Majesty the King.

To Their Majesties The King & Queen of Italy



To His Majesty The King of Spain.

To H.I.M. The German Emperor.

Growers of the Finest Tea the World can Produce.

No Middlemen's Profits.

No Quality Equal to LIPTONS.

Direct from the Tea Gardens to the Teapot.

Sole Proprietors of many of the most famous Tea, Coffee and Cocoa Estates in Ceylon, covering thousands of acres.

LIPTONS,

CHIEF OFFICES:

CITY RD., LONDON, E.C.

BRANCHES AND AGENCIES EVERYWHERE.

LIPTONS TEA

THE LARGEST SALE IN THE WORLD.

H. G. S. W. (Duns, N.B.) thought of purchasing a bicycle from Edward O'Brien, of Coventry. He told him to send on whatever amount she could afford and promised to deliver the bicycle on approval. She forwarded a deposit of 10s. and was then asked for security. Moreover, the price of the bicycle had been raised. On asking for her money back, she was informed that it would be retained until she completed the purchase. Further applications have received no reply. It was owing to complaints of this kind that we excluded O'Brien's advertisement from our paper.

A. H. B. (London) complains that, although he at once notified the police of the loss of his little girl, and inquired almost every hour whether they had any news of her, they rang him up at 1.30 in the morning to inform him that she had been brought into the local police station about six on the previous evening. In view of their denials that they had any information of her whereabouts, while at the very time she was in their care, A. H. B. thinks there has been gross negligence on the part of the officials. What say they?

W. A. B. (Plymouth).—You will find full answers to your questions in reference to the Public Trustee in our issues of July 13th and August 31st last.

F. P. (Stockport) has misread the proposals for old-age-pensions, and blames us for objecting to married couples receiving more per head than single persons. We never objected to anything of the kind.

W. W. (Dawlish).—We suppose a certain amount of latitude has to be allowed at election time, but we agree with you that pelting ladies with stones or earth ought to be discouraged.

"HAUTBOY" sent 10s. 6d. to the Employers' General Bureau (48, Strand), on May Day, but had not heard anything from them up to the 31st ult.

"ANTI-SWEATER" (Thornton Heath).—We quite agree that if the Anglo-French Exhibition is to be opened on Sundays, the working staff must not be kept on the go from one week's end to another. He informs us that waitresses are already employed from 10 a.m. till 11 p.m., from Monday to Saturday, at a wage, in some cases, of only 10s. a week. That can easily be remedied.

H. T. (North Finchley) draws our attention to the fact that Messrs. Bryant and May use the Ark as a trade mark in order to signify that their matches are a protection against fire, whereas the Ark was a protection against water. A hit, a palpable hit.

"CAMBOOSIAN" has just returned from the West Coast of Africa, where he has read us regularly, and where, we are surprised to hear, we are very popular among German settlers. It was very kind of him to send Jim Crow some pictures which he purchased at Las Palmas, but Mrs. Crow has sentenced them to be burnt by the common hangman.

H. A. W. (Canada) writes us a most flattering letter, telling of the pleasure which he and his friends derive from a perusal of our journal, and also sends us a cutting from the *Vancouver World*, which he thinks deserving of a biscuit. It is headed "Famous Dancer is Brother of Murderer," which seems rather rough on the famous dancer.

R. H. B. (King's Lynn).—You evidently have not noticed our issue of March 7th, containing the report of an independent inquiry into the International Securities Corporation, under its new management. You must not confuse it with the old Syndicate.

A. T. M. (Kensington).—We suggest you should address your questions in the first instance to the Editor of the *Referee*. In any case, comparisons of savings are most misleading. After all, the test of the prosperity of a country is what its people *spend*.

F. H. G. (Newcastle-on-Tyne) calls our attention to a circular issued by Wm. Stanley and Co., of 26, Commercial Street, Leeds, in which an extract appears from an article published by us some time ago, commending the respectable moneylender to favourable consideration. We have no objection whatever to being quoted in general terms, but, although we know nothing against Stanley and Co., it must not be assumed that we intended to give them, or any other firm, a certificate of character.

A. M. (Falmouth) wants us to warn people against the Kingsway Supply Company. He sent to them for a phonograph on the instalment plan, and received something which he describes as utterly useless. He offers to send it us for inspection on the condition that it is not returned to him. We beg leave to decline this kind offer with thanks, and advise him to keep the toy in case he should have an opportunity of displaying it in Court.

"ALTRUIST" has routed out an old copy of the *Daily Express*, which he kindly informs us is "a London halfpenny paper," with an account of a successful experiment which "brought cats, dogs, bees, flies, and one drowned boy (given up for dead by doctors) to life after heart ceased beating." He wants us to have the experiment tried again on somebody. As he is an altruist, perhaps he will kindly take a dose of chloroform himself in the interests of science. He also requests Jim Crow to notify the French and Swiss authorities of the discomforts of travel on their railways, and remarks that Jim will thus be "saving perhaps valuable lives." But surely publication in JOHN BULL was already a sufficient notification. The next time "Altruist" writes to us, perhaps he will kindly oblige us with his name and address. Otherwise his communications will run a serious risk of being flung into a waste-paper basket. Which would be a pity.

G. M. K. (St. Albans) sends us the following perplexing paragraph from the *Durham Chronicle*:—"The Reaper has been busy in St. Margaret's parish during the present year. Up to the present time there have been 49 births in St. Margaret's Cemetery." We did not know that reaping was a branch of obstetrics.

J. D. C. (Hyde Park) sends us a nice little paragraph from the *Christian World*. It appears that "a grave deacon in a certain Congregational Church," like everybody else, was interested in the Dundee Election. When he saw a boy with some Sunday papers, his zeal tempted him to a breach of the Sabbath. To his horror he discovered that the boy was one of his own Sunday school pupils. So he turned up the whites of his eyes and said, "My lad, I have never bought a Sunday newspaper before in my life, but this morning it is necessary that I should see one; I shall not want any more." When he had smuggled the paper home, he found an announcement that the result would appear in the next edition. We suppose the moral is that Sabbath-breakers never prosper.

THE Secretary of the Humanitarian League sends us a circular letter about flogging, but we make it a rule to give preference to our exclusive correspondents. If he will write us a letter all to ourselves, we will tell him what we think of it.

(We regret we are obliged to hold over a large number of replies.)

OPTIONS

Comparatively speaking the **British Public** has hitherto taken but little interest in that method of **operating on the Stock Exchange** known as Options, though for many years past it has been a highly favourite means with shrewd financiers generally, both on the Continent and in America.

Two great attractions loom out before all the remaining important advantages of Option Dealing. In the first place, the exact limit of liability is definitely known at the outset; in the second, temporary set-backs, passing panics, and unforeseen collapses may be disregarded, and viewed with equanimity by the operator.

CALL OPTIONS must commend themselves to all, as this system is safe, effective, and easy, and **big profits** may be earned with a **minimum cash outlay** and risk. Purchasers of Options in Home and American Rails at ruling prices will doubtless be congratulating themselves in the near future, and the present opportune moment should be utilised for immediate operations.

LOWEST OPTION RATES
In Home and American Rails, Mining and Industrial Shares.

RATES and HANDBOOK
Gratis and Post Free from

MILNE, SON & HAMILTON,
SWAN CHAMBERS,
GREAT SWAN ALLEY, LONDON, E.C.

RACING NOTES.

By W. Lotinga.
("*Larry Lynx*" of "*The People*," and "*Magpie*" of "*The Globe*.")

The Book Shows It.

Hill Climber is simply "tons" better under Maher than any other jockey.

The Accent Differs.

It is amusing to hear what bookmakers call Angoulême; it is usually Anglemame.

A Maiden Here.

I see that the diminutive Harpist has again won a good handicap at Durham under top weight.

A Trainer's Term.

"Flashy," stylish horses, such as Rushcutter, Bembo and others, are what is termed, "evidently thinking they are going to a peacock show."

A Wrong Belief.

It is nc true that the four-year-old Tozer is named after one of the characters on our racecourses—otherwise nicknamed "Glasses."

Not Used to It.

The mistakes which many people at Ascot made through the new badges by going into the wrong rings, etc., quite innocently were amusing.

The Receipts Proved It.

There is no question but that the new 5s. ring at Ascot took away a good many of the regular ordinary lawn folk, and even some from Tattersall's.

It is not to Time the Races.

I think I can promise all visitors to this week's famous Gosforth Park summer meeting one "good thing" in the shape of a big clock on the grand stand, so that we shall all know the time if we don't know what will win. But this is about the only "hitch" in the whole programme of Newcastle meetings.

Some Horses would Worry a Saint.

Some trainers worry enormously over their horses, as to how they are progressing and what they do and ought to do. Two or three days before a big race some men absolutely work themselves into being useless, and no one takes the interest of his charges more to heart than Dick Dawson. The philosophic way of taking it would be that one has done their best and leave the result to chance.

A Hint to Executives.

A matter of great importance to onlookers, and particularly speculators is not always paid much heed to on racecourses. I refer to the very frequent inattention given to the numbers of the draw which are not placed on a *level* with the numbers of the runners. Thus a hurried glance frequently deceives one, for the position which the candidate looked for and believed to be allotted is probably a good berth belonging to the horse whose number is just *above* or *below* him while the animal himself is possibly on the extreme outside. Continually even at the best meetings do we see unevenness allowed time after time. Seeing that it is the public who pay the piper and who really ought to have every possible consideration, I would earnestly suggest to all race executives that they should not be above adopting the American plan. I refer to the order of parade and canter to post. Nowadays, in the very big events there is a parade—usually in the order of the card—but for all other races the competitors go down helter-skelter, pell-mell, in *any* order or style. On American race-tracks they are compelled to canter to the post exactly in the order of their numbers on the card. Thus there is no searching for one's colours, but at a glance anyone—even a neophyte—can follow exactly *which* horse it is. This is a most advisable method, and merely needs a little firm ruling at the outset to cause trainers and jockeys to fall in with what should be an official edict and a blessing to spectators beyond imagination.

Prophetic.

The Newbury meeting will be half over before these notes appear, but the Cup to-day (Thursday), although not likely to be an ante-post betting event, is sure to be a pretty good speculative medium on the day with Wuffy, All Black, Oakleigh, Sparta, and Black Spot engaged. I shall miss all the favourites, however, in hoping to see

PRECENTOR

win at last, and Martin's mount should be supported each way, especially should there be rain in the interim, for he likes soft ground.

Sandown at the week end is quieter than usual. I cannot help thinking that DUTCH will win a race here or elsewhere in the immediate future, and that Little Flutter, even on his Ascot running, must go close for the new Stand Handicap.

When you want to beautify, strengthen and preserve your hair or provide it a pleasant yet harmless daily dressing, you are strongly recommended to try

JAVOL

The Elite of Hair Tonics

Madame Melba says:
"I have used JAVOL and find it an excellent preparation for the hair."

Other celebrities are saying the same.

HALF-PRICE COUPON
This Coupon entitles Bearer to a 2s. Flask of JAVOL for trial at 1s. on presentation to any Chemist—failing him, send Postal Order for 1s. direct to Park, W.

Immediate use of this Coupon will secure you a 2s. flask of JAVOL at half price. To-day is a good time.

LEMON, GORLING & CO.
21 Queen Victoria St., E.C.

'We Deal Fair & Square.'

Mr. Webster, of Thornbury, writes: "The 'Veracity' 30/- Lever has given every satisfaction, and proves your statement as to its accuracy. I may also say you have dealt fair and square with me."

FOR 2/6

and your promise to pay a further sum on receipt and 2/6 monthly, we will supply you with one of Masters' World-famed

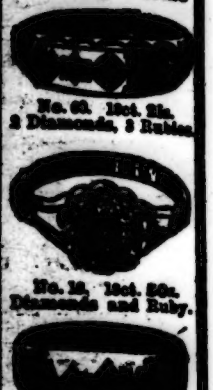
30/- "VERACITY"

Lever Watches, Gent's or Lady's size, Keywind or Keyless, and you have the watch to wear while paying your monthly instalments.

Masters' "Veracity" Watches are fitted with Lever Movement, Bold Dial, Dust-proof Cap over the works, SOLID SILVER extra Heavy Cases. 27/- Cash, or 30/- Easy Terms, as above. Send 2/6 now for a 30/- Watch, Gold Watches £5 10s., send 10/-. Catalogues of Watches, post free.

MASTERS, Ltd.,
93, Hope Stores, RYE.

RINGS
On Easy Terms



No. 60. 18ct. 5h. 2 Diamonds, 3 Rubies.

No. 10. 18ct. 20s. Diamonds and Ruby.

No. 22. 18ct. Gold. 3 Rubies, 2 Diamonds.

EASY TERMS.

For either Ring, send 5s. 6d. with size, pay a further sum on receipt and 5s. monthly.

Ring Booklet, Free.

MASTERS, RYE.

CHARING CROSS BANK.
(Established 1870.)
99, Bedford Street, Charing Cross, London, and 50, Kirkgate, Market Place, Leeds.
Branches: Manchester, Liverpool, Leeds, Bradford, Bristol, etc.
Assets, £1,657,000. Liabilities, £1,326,571. Surplus, £331,078.
LOANS of £30 to £2,000 granted at a few hours' notice in Town or Country, on personal security, jewellery, precious stones, stocks, shares and furniture, without removal.
Stocks and Shares bought and sold.
Two-and-a-half per cent. allowed on Current Account Balances.
Deposits of £10 and upwards received as under:—
Subject to 1 months' notice of withdrawal 3 p.c. per ann.
" 6 " " " 3½ "
" 12 " " " 4 "
Special terms for longer periods. Interest paid quarterly.
Owing to the nature of our investments, we are able to pay rates of interest on deposits that will compare favourably with dividends paid on almost any class of stock or share-holding investment, the safety of capital. We have been established for 38 years, and our position in the banking world to-day testifies to the success of our business methods, and to the satisfaction of our customers. Write or call for prospectus.
A. WILLIAMS and E. J. TALL, Joint Managers.

Options on the French Method
FOR THIRTY DAYS
Only 7/6 per £100 stock,
on all British Rails quoted over £50.
Only $1¼ per share,
on all American and Canadian Rails.
OPTION MONEY RETURNED WITH PROFITS.
For full list and particulars apply to
THE CENTRAL STOCK EXCHANGE, LTD.
(Established 1893),
66, CANNON STREET, LONDON, E.C.

WHAT IS YOUR NUMBER?

See page 613.

BE UP-TO-DATE. GET AN UP-TO-DATE PEN.

THE LATEST FOUNTAIN PEN, 1908 MODEL.

One of the leading manufacturers of Gold Fountain Pens challenges to demonstrate that their Pens are the very best, and have the largest Sale, that no better article can be produced.

They offer to give away 100,000 10/6 Diamond Star Fountain Pens, 1908 Model, for 2/6 each **2/6**

This Pen is fitted with 14-carat Solid Gold Nib, iridium pointed, making it practically everlasting, smooth, soft, and easy writing, and a pleasure to use. Twin Feed and Spiral to regulate the flow of ink, and all the latest improvements.

One of the letters we daily receive:—"Please send me THREE MORE PENS; the half dozen in use are giving every satisfaction to my friends."

The Self-Filling and Self-Cleaning Perfection Fountain Pen is a marvel of Simplicity, it deserves to be popular.

It is non-leakable, fills itself in an instant, cleans itself in a moment—a press, a fill—and every part is guaranteed for two years. The Massive 14-carat Gold Nib is iridium pointed, and will last for years, and improves in use. Fine, medium, broad, or J points can be had.

This Marvellous Self-Filling Pen, worth 15/-, is offered as an advertisement for 5/6 each **5/6**

Is certain to be the Pen of the Future. EVERY PEN IS GUARANTEED, AND MONEY WILL BE RETURNED IF NOT FULLY SATISFIED.

Any of our readers desiring a really genuine article cannot do better than write to the Makers,

THE RED LION MANUFACTURING CO., LTD. 71, High Holborn, London, and acquire this Bargain. (Agents wanted.) Please mention this Magazine.

"THE THRONE"

AND COUNTRY.

The High-Class Illustrated Sixpenny Weekly.

JUNE 27, 1908.

EVERYTHING TOPICAL IN SOCIETY

AND DRAMA PROFUSELY ILLUSTRATED.

OFFICES—

161A, STRAND, W.C.

TRACE AND PERCY,
15, JERMYN STREET, LONDON, S.W.

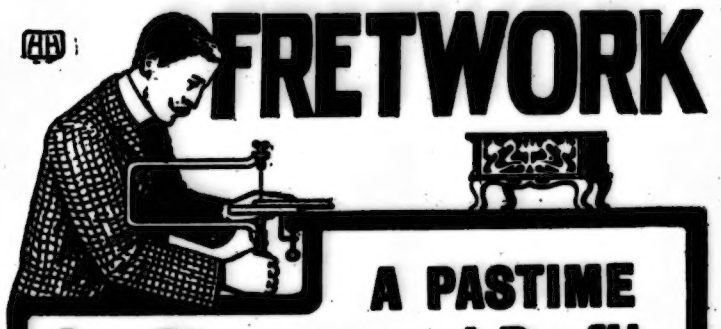
NEW BOOK of RULES containing absolutely the best Terms. SYSTEMS and every description of BUSINESS undertaken. LARRY LYNX, in the "People," April 1, 1906, attributes our success to Straightforwardness and Accuracy.

A. HEATHORN
(Member of Tattersall's),
41, PICCADILLY, W
Books open on NEWBURY SUMMER CUP AND SANDRINGHAM FOAL STAKES.
Also FLUSHING, HOLLAND.
Advantageous Terms Post Free on Application.

ALLDEN BROTHERS.

USUAL position in TATTERSALL'S and SWALL RING at
SANDOWN PARK AND NEWBURY.
All Business conducted on the Course ONLY.
No Representatives and NO transactions by wire, 'phone or letter.

W. G. MORTIMER,
51, LEXINGTON STREET,
REGENT STREET, W.
Best Terms. Particulars Free.
Established 1878.



FRETWORK

A PASTIME for Pleasure and Profit.

If you want a new pastime for the evenings send us your name and address and we will send you our illustrated booklet, "Fretwork for Pleasure and Profit," and also a full-sized **Art Fretwork Design, FREE,** as a specimen. Send for these to-day.

HOME HANDICRAFTS (Dept. 6),
63, FARRINGDON STREET, LONDON.

R. W. WESTBROOKE,
45, PALL MALL, S.W.
NO LIMIT. NO DEDUCTIONS.
Telegrams: "BROOKLET LONDON." Telephone Nos.: 231 & 232 Gerrard.

W. H. SAUNDERS'
Telegraphic Address is
"PLASTERING, LONDON."

DOUGLAS STUART,

102-104, New Oxford Street, London.

HONOURABLE DEALINGS. NO LIMIT.

CREDIT ACCOUNTS OPENED.

The SPORTING TIMES of March 7 says: "Mr. Stuart's Rules are distinctly in favour of Backers."

£20 to £5,000
IMMEDIATELY ADVANCED to any responsible person on note of hand, WITHOUT SURETIES or FEES.
Distance No Object. Absolute Privacy. Apply ACTUAL LENDERS.
CHARLES STEVENS & CO.,
12, Devonshire Chambers, Bishopsgate St., London E.C. *Only address.*

FRENCH OR GERMAN BY POST,

IN CLASSES OR PRIVATELY.

For 30 years Mr. Hugo has been teaching Languages, and studying pupils' difficulties. This course is the result of daily experiment to one end—to make Languages easy of acquirement, to teach ONLY WHAT IS REALLY ESSENTIAL, and to teach that thoroughly. Hugo's 1908 Self-Tuition Course gives a practical mastery of the important part of the Language in an incredibly short time.

You Can Speak and Write

French

or

German

IN SIMPLE LANGUAGE **IN A FEW WEEKS** BY JOINING **HUGO'S 1908**

Self Tuition Course.

By Post 2s. 6d. Monthly (for One Year).

This seems an impossibility to all who have not seen it done. It is guaranteed that HUGO'S COPYRIGHT PRACTICE TABLES AND BOOKLETS enable Students to begin to SPEAK and WRITE FRENCH OR GERMAN in simple language from the very first lesson, and those practising half an hour daily will be able to form thousands of real live sentences after one month.

This cannot be done in SIX MONTHS by any other system.

Hugo's Popular Classes

4s. Monthly, once a week; 7s. twice a week, books included.

Write for Prospectus and Specimen Booklet. Mentioning "John Bull" is essential.

HUGO'S LANGUAGE INSTITUTE, 33, Gracechurch Street, London, E.C.

(ESTABLISHED OVER 30 YEARS)

Teaching Branches: 33 Gracechurch Street; 303 High Holborn; 233 Regent Street; and 205 Earl's Court Road.

SMALL CLASSES. NATIVE TEACHERS. PRIVATE LESSONS.

£5 For Every Correct List

Made by supplying Missing Letters in place of Dashes. Most unique Contest of the age. No Lottery.

We have at great expense manufactured a beautiful ROYAL GOLD design Pendant and Brooch in the shape of a four-leaved Clover, having a Greenstone placed in the centre, and as a SPECIAL OFFER and for a very short time only we are willing to post either a Pendant or a Brooch made in this lovely lucky gold design upon receiving a remittance for 2s.

Every purchaser of these valuable charms, which cannot be bought elsewhere, is entitled to enter the Educational Contest below.

HERE'S WHAT YOU ARE TO DO.

There are twelve words in the following schedule, from each of which letters have been omitted, and their places have been supplied by dashes. We want you to spell out as many words as you can, then send us your P.O. for 2s to pay for the Four-Leaved Clover set with the Lucky Greenstone Charm, and for EVERY CORRECT LIST we will give £5. If your list contains at least six correct answers we will send you a beautiful Royal Gold design Chain, the regular price of which is 3s. 6d. Therefore, by sending your list you are positively certain of the 3s. 6d. prize, and by being careful to send a COMPLETELY CORRECT list you have an opportunity of the £5 cash award. At present our supply of the Royal Gold design Chains is limited, and if they are all gone when your set of answers come in, we shall send you 3s. 6d. in money instead of the Chain, so that you shall receive either the chain or the money equivalent in addition to your participated interest in the £5 cash prize. In sending in your list of words say whether you would like your prize money sent per Bank Note, Cheque, or Registered Post, etc., and we will send any way winners desire.

1. AL—X——D——: The name of a reigning Queen.
2. D—BL—N: An Irish City.
3. C——RC——LL: A member of Parliament for a Scottish seat.
4. DUN————: An historic place in Scotland.
5. W—STM—N—T—R: A famous Abbey.
6. MIL——N: A choice Christian poet.
7. MAD——D: A Spanish city.
8. BYRO—: An English poet.
9. T—AM—S: Well-known English river.
10. BATTERS——: A place in England.
11. Y—R——H—RE: An English county.
12. BALL—NT—N—: A British author.

The charm is beautifully made of our celebrated ROYAL GOLD design, perfectly finished and polished. It can be worn on the neck or watch-chain, or used as a brooch or scarf-pin. The beautiful lucky Greenstone in the centre has been specially selected at great expense of time and money.

Mr. de Rothschild had a New Zealand Jade or Greenstone given to him, and was implored to wear the Amulet during St. Amant's race for the Derby, and events proved it a pledge of victory. QUEEN ALEXANDRA wears a long chain from which are hung many Greenstone-Jade charms.

When the "ALL BLACKS" came over, and went triumphantly through the country, winning every football match they played, sweeping all before them, each man had a piece of Greenstone-Jade in his pocket.

BEGIN YOUR LUCKY ERA NOW.

Now study, and exchange light brain-work for cash, and with your remittance for 2s. for the charm and your list of words send a stamped envelope, so we can send you the result of this simple contest. Send at once before our stock is exhausted. Address:—BENSON BROS. (Dept. J.B.), 29, Fore Street, LONDON, E.C.

A GUINEA

Would be a high price to pay for a publication nowadays, but it may safely be said that the NEW "SOMETHING TO READ" will contain an abundance of matter of the highest quality, that even a guinea could not have purchased years ago. Its price—One Penny—will place it within the reach of everybody, so that the cottages of the poor, equally with the

MARBLE

halls of the rich, will be open to it. Every week it will contain a great variety of stories by some of the foremost writers of the day, each with its own special interest that will appeal to a particular class, yet all of a kind that everyone will delight in reading. With the orderly and regular progression of the hands round the dial of the

CLOCK

the NEW "SOMETHING TO READ" will make its appearance every Tuesday throughout the United Kingdom, improving week by week in the interesting nature and varied character of its contents. Both its Proprietors and its Editor have, in the important and responsible work of its production, the invaluable advantage of a ripe experience in catering

FOR

the reading public, and consequently there can be no doubt whatever that the NEW "SOMETHING TO READ" will be in the very forefront of up-to-date books of fiction. They have practically unlimited resources at their command, and therefore the prospective readers of their new venture may rest assured that

NOTHING

will be left undone to make the NEW "SOMETHING TO READ" an instant and enduring success. With this object in view, they have devised a plan whereby *every reader* can become possessed of OUR BEAUTIFUL MARBLE CLOCK without spending so much as one penny in its purchase. Full particulars of this munificent offer of theirs will be found in No. 1 of the NEW "SOMETHING TO READ." On sale everywhere, Tuesday, June 30, Price One Penny.

Printed and Published for the Proprietors (JOHN BULL, LTD.) by ODHAMS LIMITED, 93 and 94, Long Acre, London, W.C.
Publishing Offices, 67, Long Acre, London, W.C.
Applications for Advertisement Space in "JOHN BULL" must be made to Messrs. ODHAMS LIMITED (Advertisement Department), 67, Long Acre, London, W.C. Telephone: Gerrard 7217.